DOCUMENT RESUME

ED 340 852 CE 059 916

AUTHOR Bhawuk, D. P. S.; Udas, Arjun K.
TITLE Biographical and Psychographical Profile of Nepali Entrepreneurs: A Study on Entrepreneurship in Nepal. Small Business Promotion Project.
INSTITUTION International Training Inst., Kathmandu (Nepal).
PUB DATE Nov 91
NOTE 87p.
PUB TYPE Reports - Research/Technical (143)

EDRS PRICE MF01/PC04 Plus Postage.
DESCRIPTORS Assertiveness; Biographical Inventories; *Business Administration; Demography; *Entrepreneurship; Family Characteristics; Foreign Countries; Goal Orientation; Group Behavior; Individual Characteristics; Individualism; Influences; *Locus of Control; Organizational Climate; Persistence; Planning; Problem Solving; *Psychological Characteristics; Self Esteem; *Small Businesses
IDENTIFIERS *Nepal; Rotter Internal External Locus of Control Scale

ABSTRACT

A biographical and psychological survey of Nepali entrepreneurs was carried out with five objectives: develop a Biographical Information Bank, develop organizational profiles, determine the locus of control, determine whether entrepreneurs are individualistic or collective, and determine the entrepreneurs' profile along the 13 entrepreneurship competencies (initiative, sees and acts on opportunity, persistence, information seeking, concern for high quality of work, commitment to work contract, efficiency orientation, systematic planning, problem solving, self-confidence, assertiveness, persuasion, and use of influence strategies). Nepali entrepreneurs trained by the Small Business Promotion Project were called the New Business Creation (NBC) group. The NBC group (N=151) was compared to a control group (N=88). The instrument, in Nepali, consisted of two parts: (1) demographic variables, family variables, and business profile; and (2) three psychological instruments--Rotter's Locus of Control Scale, INDCOL scale, and Personal Entrepreneurship Characteristics scale. The following are among the findings: (1) typical Nepali entrepreneurs are male, poor or lower middle class, and well educated; (2) their major problems are related to finances and government regulations; and (3) they have internal locus of control and believe in hard work rather than fate or luck. (Biographical, business, and psychological profiles are provided. The document includes 88 references, 20 tables, the study instrument in Nepali and English, and a list of 9 problems faced by entrepreneurs.) (NLA)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED340852

Small Business Promotion Project

BIOGRAPHICAL AND PSYCHOGRAPHICAL PROFILE OF NEPALI ENTREPRENEURS: A STUDY ON ENTREPRENEURSHIP IN NEPAL

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it

☐ Minor changes have been made to improve reproduction quality

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

Prepared By:

D. P. S. Bhawuk & Arjun K. Udas
International Training Institute
Kathmandu, Nepal.

November 1991

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

BEST COPY AVAILABLE

CE059916

CONTENTS

1. EXECUTIVE SUMMARY 1

2. INTRODUCTION 8

3. METHOD AND INSTRUMENTATION 11

4. BIOGRAPHICAL PROFILE 15

5. BUSINESS PROFILE 26

6. PSYCHOGRAPHICAL PROFILE 33

7. CONCLUSIONS, LIMITATIONS, & RECOMMENDATIONS 41

8. APPENDICES

   APPENDIX 1. INSTRUMENT IN NEPALI 45

   APPENDIX 2. INSTRUMENT IN ENGLISH 58

   APPENDIX 3. PROBLEMS FACED BY ENTREPRENEURS 72

9. BIBLIOGRAPHY 78

EXECUTIVE SUMMARY

1. Who is a Nepali entrepreneur? This is an apparently simple question but when we think of it, the answer to this question is not forthcoming, not as easily as one may imagine. Researchers all over the world have tried to answer this question over the years and have found that entrepreneurs are quite enigmatic. Researchers have looked at entrepreneurs from many perspectives suiting their own interest and expertise.

2. Do we need to answer the simple question who a Nepali entrepreneur is? Is there a need to understand entrepreneurship in the Nepalese context?

   There is a lot of support found in the literature on entrepreneurship which supports the need for indigenous research. Fleming (1979) concludes in "The cultural determinants of entrepreneurship" that there is a need to adjust development programs to local need. Rein Peterson (1988) categorically states that "entrepreneurship's true believers often fail to appreciate the degree to which effective entrepreneurship is enmeshed with culture" and that "gradually it is becoming clear that each country/culture must develop its own brand of entrepreneurship and raise its own champions to promote entrepreneurial behavior that fits the prevailing societal mores".

3. It is in this context that the present survey of Nepali entrepreneurs was carried out to find out the biographical and psychographical profile of Nepali entrepreneurs with the following objectives:

   (i) Developing a Biographical Information Bank (BIB) of Nepalese entrepreneurs.

   (ii) Developing profiles of the organizations of the Nepali entrepreneurs.

   (iii) Determine the locus of control of the Nepali entrepreneur.

   (iv) Determine whether Nepali entrepreneurs are individualistic or collective.

   (v) Determine the profile of Nepali entrepreneurs along the 13 competencies of Initiative, Sees and Acts on Opportunity, Persistence, Information Seeking, Concern for High Quality of Work, Commitment to Work Contract, Efficiency Orientation, Systematic Planning, Problem Solving, Self-Confidence, Assertiveness, Persuasion, and Use of Influence Strategies.

4. The Nepali entrepreneurs trained by SBPP are compared to the control group. Nepali entrepreneurs are also compared to entrepreneurs from other countries by using published research reports.

5. The sample of entrepreneurs who have taken the New Business Creation Course from the Small Business Promotion Project (SBPP) are called the NBC group. The

sample of entrepreneurs who have not gone through the NBC course conducted by SBPP are called the Control group.

6. Data collection was done by the two researchers. Entrepreneurs of both the NBC and control group were interviewed by the researchers personally.

7. Data was collected from February 18 to May 5, 1991. The Principal Investigator was in the field for thirty four days only while the other researcher was in field for sixty eight days. The Principal Investigator visited all the seven locations while the other researcher did not visit Narayanghat.

8. A total of 156 entrepreneurs from the NBC group and 89 from the control group were interviewed. Five from NBC and one from the control group were not included in the sample for analysis because these people were found to be involved in the business activities minimally, to the degree of being more an employee than an entrepreneur. Thus, the total sample size was 239 (151 NBC group and 88 control group).

9. The instrument was in Nepali and consisted of two parts. The first part had four pages and it included 10 items to cover demographic variables, 20 items to describe family variables, and 21 items to cover business profile. The second part had nine pages and included three psychological instruments, Rotter's Locus of Control Scale, INDCOL scale of Triandis et. al., and PEC scale developed by Spencer and Mensfield, in that order.

10. Nepali entrepreneurs are young: entrepreneurs below 40 constitute 87% of NBC group and 83% of control group. (See table 1).

11. Nepali entrepreneur is predominantly male: NBC group has 93% (141/151) and control group has 95% (84/88) male entrepreneurs. This clearly indicates that women need to be encouraged to become entrepreneurs.

12. It can be generalized that about 80% of Nepali entrepreneurs are married.

13. The two samples are comparable in the distribution of years of marriage. Entrepreneurs who have been married for more than 5 years constitute more than 74% of the entrepreneurs in both the samples. (See table 2). From the analysis of years for which entrepreneurs have been married and their age, it is concluded that entrepreneurs usually get married before the age of 25.

14. The two samples are identical comparing the number of children that the entrepreneurs have. We can generalize that 22% of Nepali entrepreneurs do not plan their family and have children more than 3.

15. All unmarried Nepali entrepreneurs live in joint-family. A joint-family includes parents, spouse, siblings, and grand-parents. Nepali entrepreneurs who are married and are living in joint-family constitute 72% of both the samples.

BEST COPY AVAILABLE

16. About 55% of the entrepreneurs of both the samples have SLC or intermediate (up to class 12) level of education. Considering the National level of education in Nepal and that 20% of control group and 24% of NBC group of entrepreneurs of both the samples have bachelors' and masters' degrees, we can say that education is considered important by Nepali entrepreneurs. (See table 4).

17. 51% of the NBC group of entrepreneurs have technical skills related to their area of business. Similarly, 56% of the control group of entrepreneurs have technical skills related to their area of business.

18. Considering that in NBC group 33% and in control group 40% of the entrepreneurs are Brahmins, we can say that the commonly held belief that Brahmins are not enterprising is not true. The percent of Newar entrepreneurs (in NBC group 36% and in control group 33%) agrees with the perception that this caste is predominantly a business class. (See Table 5).

19. 56% of the entrepreneurs in NBC group and 65% in the control group are migrants. When looking at ethnic distribution and migration together it is found that in the NBC group 66% among the Brahmin, 58% among the Chhetri, 48% among the Newar, 14% among the Teraian, and 92% among Tibeto-Burman entrepreneurs have migrated from one part of Nepal to their present domicile. In the Control group 65.7% of Brahmins, 87.5% of Chhetris, 55.2% of Newars, 90% of Tibeto-Burmans, and 25% of Others are migrants. In this group, none of the Teraians are found to be migrants.

20. 82% of NBC group and 89% of control group of entrepreneurs DO NOT desire to move to another place in Nepal (or elsewhere).

21. Majority of the fathers of the entrepreneurs are only literate and their mothers are illiterate. Less than 5% of their fathers have SLC or higher education.

22. The largest number of Nepali entrepreneurs' father is involved in agriculture. Those entrepreneurs whose fathers are involved in industry and business constitute the next largest group in both the samples (See table 6).

23. Entrepreneurs were asked to check what they thought was the standard of living of their family when they were growing up. We can say that entrepreneurship is a middle-class or poor-class phenomenon in Nepal.

24. We can generalize that Nepali entrepreneurs grow up in a large family with more than 3 siblings.

25. The majority of Nepali entrepreneurs are found to be either the eldest or the youngest in the family.

26. Majority of the Nepali entrepreneurs perceive their father as loving. This could be explained in combination with the birth order of the Nepali entrepreneurs. In Nepal,

the eldest and the youngest are the most loved ones and majority of the Nepali entrepreneurs are the eldest or the youngest in their family.

27. Most entrepreneurs were student before they started an enterprise. Some of them were in family business, while others were either employed or in agriculture.

28. Considering the fact that in both the samples a big percentage of the entrepreneurs do not have job experience (NBC 86% and control group 74%), it could be generalized that job experience is not a major factor to be a successful entrepreneur in Nepal.

29. Majority of the Nepali entrepreneurs have started business to become independent (NBC group 50% and control group 60%). In the NBC group, 15% of the entrepreneurs said that they had started their own business to become 'Thulo Manchhe' or 'big man'. However, this was not an important reason for the entrepreneurs in the control group (only 6%). Another important reason to become an entrepreneur is not liking to do a job (NBC group 17% and control group 13%).

30. To start their enterprise, 48% of NBC and 58% of control group took loan. Out of those who took loan, 81% of NBC and 74% of control group took loan from banks and other institutions (SBPP and NIDC). There were others who took loan from individuals and this includes 19% of NBC and 17% of control groups.

31. Entrepreneurs, in general, complained about loan and registration procedure, and the process of taking electricity line from Nepal Electricity Authority for running machines.

32. When asked if the entrepreneurs perceived His Majesty's Government (HMG) as helpful in establishing their enterprises, 88% of NBC and 89% of control group said that they did not perceive HMG as a helpful institution.

33. The entrepreneurs were asked who inspired them to start an enterprise. Among the NBC 34% and among the control group 48% said that they were inspired by themselves to start an enterprise. Family members inspired 25% of NBC and 24% of control groups of entrepreneurs.

SBPP inspired 16% of the NBC trained entrepreneurs to start their own business.

34. More entrepreneurs of the Control group seem to have a need for money than the NBC group. A good percentage of entrepreneurs have indicated that money is not a strong need for them.

35. In the NBC group 50% of the entrepreneurs and in the Control group 39% of the entrepreneurs do not think entrepreneurs need college education.

Though there is a bias for those who did not go to college to say that college education is not essential for entrepreneurs, a good percent of college educated

entrepreneurs also have said that college education is not essential for entrepreneurs.

36. Majority of Nepali entrepreneurs have more than five friends and they have a strong need for friends.

37. 82% of NBC and 89% of control group feel that they need some kind of training. In NBC group, 43% of the entrepreneurs need technical training, 27% need management training, and 17% need accounts training. In control group, 36% of the entrepreneurs need management training, 32% need technical training, 13% need accounts training, and 5% need NBC training.

38. In the NBC group, 54% of the entrepreneurs are in manufacturing sector, 18% in service sector, 24% in grocery/fancy stores, 4% in wholesale/dealership. In the control group, 76% of the entrepreneurs are in manufacturing sector, 10% in service sector, 12% in grocery/fancy stores, and 2% in wholesale/dealership.

39. Majority of the entrepreneurs have proprietorship of their business (NBC group 83% and control group 77%). The other favored types of ownership are partnership (10% in NBC group and 7% in control group) and private limited (7% in NBC group and 16% control group). Nepali entrepreneurs prefer to register their companies. In NBC group 64% and in control group 76% of the entrepreneurs have registered their companies.

40. The beginning investment pattern of Nepali entrepreneurs shows that a good number of them fall in the range of beginning investment <Rs. 50,000 (NBC 47% and control group 40%). (See table 8).

41. In the NBC group, 74% of the entrepreneurs claimed that their venture was profitable at the present moment. Likewise, 65% of the entrepreneurs in the control group have a profitable business. Some of the entrepreneurs are operating in the hope that their business would become profitable in the long range. 42. 35% of the entrepreneurs in both the samples have annual sales greater than Rs. 300,000. In fact, many of them have annual sales over a million rupees and some have annual sales over five million rupees.

42. The average age of the business of the NBC and Control groups of entrepreneurs is 4.25 (max 20, min 1) and 6.03 (max 32, min 1) years respectively.

43. Among the entrepreneurs surveyed, 71% of NBC and 73% of control groups are running organizations that are their FIRST venture. Those who are with their second venture constitute 22% among NBC and 18% among control group. These two groups constitute the largest percentage of the samples. (See Table 11).

44. The 151 entrepreneurs trained by SBPP employ 1035 (6.85 per entrepreneur) people besides themselves. There are 44.4% NBC entrepreneurs who employ 1 to

3 people and the rest (39.7%) employ more than 3 people. There are 15.9% entrepreneurs who do not employ anyone.

The 88 Control group of entrepreneurs employ 739 (8.39 per entrepreneur) people. There are 26.1% of Control group of entrepreneurs who employ 1 to 3 people and the rest (63.7%) employ more than 3 people. There are 10.2% entrepreneurs who do not employ anyone. Table 12 gives details of staff employed by entrepreneurs of both the groups.

45. Majority of Nepalese entrepreneurs do not take a salary from their business (NBC 77% and Control group 61%). The entrepreneur takes as much money as he needs for his personal and family expense from the business account whenever (s)he needs it.

46. Most entrepreneurs face financial problem during starting. 52% of NBC entrepreneurs said that they faced financial problems besides other problems during starting while 68.2% of control group entrepreneurs faced the same problem.

The second most faced problem (35% of NBC and 50.8% of control group) is marketing. Raw material and government regulation are the two next major problems faced by entrepreneurs.

The current problem faced by the entrepreneurs is similar to the problems faced by them in the beginning.

47. When asked what the major needs of their organizations are, majority of the entrepreneurs checked money as their major need (62% of the NBC and 69.3% of the Control groups). Their other major needs are training, consulting, technology, and workers in descending order for NBC group and consulting, training, technology, and workers in that order for Control group.

48. It can be concluded that Nepali entrepreneurs are strongest in efficiency orientation, information seeking, concern for high quality of work, commitment to work contract, and persistence, in that order. The entrepreneurs seem to be weak in persuasion, seeing and acting on opportunities, self confidence, assertiveness, initiative, and systematic planning. These areas may need to be strengthened in NBC training programs.

49. It is found that the mean score of Locus of Control Scale of both the samples falls in the range of means of other USA samples and it can be generalized that Nepali entrepreneurs are internal.

The items on which more than 75% of the entrepreneurs of both the samples scored internal (10, 11, 13, 15, 16, 23) could be taken as the items representing a general consensus for Nepali entrepreneurs and a surer test of entrepreneurial locus of control for them in Nepal.

BEST COPY AVAILABLE

50. The percentile average score shows that Nepali entrepreneurs are individualistic. We can conclude that Nepali entrepreneurs are very individualistic when it comes to competition and work related issues, but that they are very collective when it comes to family integrity, filial affinity, and living close to friends.

I. Introduction

BACKGROUND

Who is a Nepali entrepreneur? This is an apparently simple question but when we think of it, the answer to this question is not forthcoming, not as easily as one may imagine. Researchers all over the world have tried to answer this question over the years and have found that entrepreneurs are quite enigmatic. Researchers have looked at entrepreneurs from many perspectives suiting their own interest and expertise. We briefly note below how various researchers have viewed entrepreneurs and then look into the objectives of this study and its relationship to this question.

According to Schumpeter (1934:93), an entrepreneur is an innovator, a person driven by the will to found a private kingdom, the will to conquer, and a person who is propelled by the sheer satisfaction derived from achievement.

Does a Nepali entrepreneur fit Schumpeter's description? Or are Nepali entrepreneurs what Broehl (1970) has termed "A less developed entrepreneur" -- conservative in ideology, believing strongly in family solidarity, and promoting their sons irrespective of talent or motivation?

Hagen (1962) maintains that over time the loss of traditional status and respect has driven certain minority groups to bring up their children in ways that give them a strong urge to regain their former status. Such social -- essentially deviant -- groups are illustrated by the Jews in Europe, the Chinese in South-East Asia, and the Ibo in Nigeria. Do the Marwadis, the Baniyas, and the Gurkha soldiers (or their descendants) from the British or the Indian army in Nepal fall in the same category and is success in business is seen by them as one means of compensating for the loss of traditional status. Does internal migration have anything to do with entrepreneurship in Nepal? In other words, does Hagenian model hold up in Nepal?

McClelland (1961) sees entrepreneurship as being promoted by a particular human motive -- the need to achieve or nAch (the acronym coined by him). Are Nepali entrepreneurs McClelland's archetypical entrepreneur -- those who place high value on success, personal initiative, curiosity and a rational and practical approach to problem solving?

Finney (1971, 1973), Epstein (1968, 1970), and Salisbury (1970) have found that the Gorokans and the Tolais (New Guinea) by virtue of the traditional culture have a predisposition toward entrepreneurial activity and thus can adapt readily to the business opportunities offered by modern cash economy. Are Nepali entrepreneurs like the Gorokans and the Tolais -- strongly achievement oriented and seeing business success as a means of attaining upward mobility and hence individual prestige and so-called "big-man" status in the community? Since the term "thulo-manchhe", which literally means "big-man", is used in the Nepalese culture too, does it mean that becoming a 'thulo manchhe' is be a motive for becoming an entrepreneur in Nepal? The Gorokans' and the

Tolais' behavior can be explained if the explanation offered by both McClelland and Hagen are used in combination, is that true for the Nepali entrepreneur?

Belshaw (1964) and Watters (1969) found a paucity of indigenous entrepreneurs in Fiji which they attributed to lack of official encouragement, on the one hand, and the attitudes of a conservative traditional leadership more interested in politics and administration, on the other. Do the Nepalese suffer from a similar syndrome and lack the spirit of entrepreneurship? The achievements of several Fijian entrepreneurs were examined by the same researchers and these were found to conform to Hagen's notion of social deviants (Watters 1969:215). Is this the kind of situation existing in Nepal?

Do we need to answer the simple question who a Nepali entrepreneur is? Is there a need to understand entrepreneurship in the Nepalese context? Probably these questions lead to a more fundamental question of the relationship between economic development and entrepreneurship, on which competent people like Nobel laureate Baumol (1968:17) have this to say: "I am convinced that encouragement of the entrepreneur is the key to the simulation of growth."

If we accept the role of entrepreneurship in economic growth of a country, could we not go ahead and use a model developed in one part of the globe to develop entrepreneurship in another part of the globe? Of course, we can. And, in fact, the Small Business Promotion Project (SBPP) has been doing so for the last five years. Also, in India there are many institutes that are involved in entrepreneurship development based on experience from other countries, without much indigenous research.

However, there is a lot of support found in the literature on entrepreneurship which supports the need for indigenous research. Fleming (1979) concludes in "The cultural determinants of entrepreneurship" that there is a need to adjust development programs to local need.

Fairbairn (1988), based on his Pacific experience, argues that Schumpeter's concept of the innovating entrepreneur appears to have a limited value in understanding entrepreneurship in many developing countries where the entrepreneurial task lies in applying , modifying, and adapting existing knowledge rather than in implementing ideas based on new discoveries. He further points to the fact that large closely integrated families or kinship groups continue to persist in many developing countries which means that the focus should be on the family as entrepreneurial unit rather than on the individual.

Rein Peterson (1988) categorically states that "entrepreneurship's true believers often fail to appreciate the degree to which effective entrepreneurship is enmeshed with culture" and that "gradually it is becoming clear that each country/culture must develop its own brand of entrepreneurship and raise its own champions to promote entrepreneurial behavior that fits the prevailing societal mores".

To support the need for indigenous research in the field of entrepreneurship, respected researchers like Hornaday (1986) and Hisrich (1988) have done research to establish the

profile (psychological and bibliographical) of Norwegian and Irish entrepreneurs respectively as recently as 1986.

It is in this context that the present survey of Nepali entrepreneurs was carried out to find out the biographical and psychographical profile of Nepali entrepreneurs with the following objectives.

OBJECTIVES

1. Developing a Biographical Information Bank (BIB) of Nepalese entrepreneurs.

2. Developing profiles of the organizations of the Nepali entrepreneurs.

3. Determine the locus of control of the Nepali entrepreneur.

4. Determine whether Nepali entrepreneurs are individualistic or collective.

5. Determine the profile of Nepali entrepreneurs along the 13 competencies of Initiative, Sees and Acts on Opportunity, Persistence, Information Seeking, Concern for High Quality of Work, Commitment to Work Contract, Efficiency Orientation, Systematic Planning, Problem Solving, Self-Confidence, Assertiveness, Persuasion, and Use of Influence Strategies.

The Nepali entrepreneurs trained by SBPP are compared to the control group. Nepali entrepreneurs are also compared to entrepreneurs from India and other countries by using other published research reports.

In brief, the objective of this research project was to answer a simple question, "who is a Nepali entrepreneur?" The answers found by the researchers are not simple and have paved the path for future research for people involved in the field of entrepreneurship in Nepal.

Chapter II describes research method and the instruments used in the research. Chapters three to five report the findings of the research; Chapter III gives the biographical profile, Chapter IV the business profile, and Chapter V the psychological profile of Nepali entrepreneurs. The instruments used are appended.

II. METHOD AND INSTRUMENTATION

SAMPLE DEFINITION

The sample of entrepreneurs who have taken the New Business Creation Course from the Small Business Promotion Project (SBPP) are called the NBC group. The sample of entrepreneurs who have not gone through the NBC course conducted by SBPP are called the Control group.

It was found that entrepreneurs who had no connection with the SBPP were not interested in filling out the instrument. Hence, those entrepreneurs who have undergone either a management or an accounting course from SBPP were interviewed for the Control group. These entrepreneurs had started their enterprise before coming into contact with SBPP and had not gone through the NBC course at any time.

The two samples, hence, are different in one major way: the NBC group has gone through the NBC course while the Control group has not gone through the NBC course. The Control group started business on their own and later got some management or accounting training from the SBPP. The NBC group also consists of some entrepreneurs who had already started business before undergoing the NBC course (17%).

DATA COLLECTION METHOD

Data collection was done by the two researchers. Entrepreneurs of both the NBC and control group were interviewed by the researchers personally. In Butwal and Narayanghat, about half of the sample was served the instrument in the office of Small Business Promotion Center. The entrepreneurs were not allowed to talk to each other while they were filling out the instrument. One of the researchers was always present in the room while the entrepreneurs filled out the instrument.

The response of the entrepreneurs to items 8 and 9 of INDCOL scale and 21, 27, 37, 47, 62, and 68 of PEC scale were checked at the end individually by either of the researcher to confirm that the entrepreneurs understood the items correctly. These items are negatively worded and it was found that some of them had problems understanding them. However, no explanation was offered for any item by the researchers and the entrepreneurs were encouraged to read the item again and interpret it the way they wanted.

An exception was made for item number 62 of PEC scale and the following scenario was given to clarify the item: Imagine it is after work hours, say 5.00 p.m. in the evening. You are ready to close down for the day. A customer walks in and has some important business with you. He would take about an hour. You have planned to go out with your wife this evening, say for a cinema. Would you ask the customer to comeback tomorrow or cancel the program with your wife? In case of item 62 of PEC scale, therefore, it could be said that the response was to this scenario which clothes the idea contained in the item in behavioral term.

DATA COLLECTION SCHEDULE

Data was collected from February 18 to May 5, 1991. The Principal Investigator was in the field for thirty four days only while the other researcher was in field for sixty eight days. The Principal Investigator visited all the seven locations while the other researcher did not visit Narayanghat. The schedule of data collection is given in table below.

DATA COLLECTION SCHEDULE

DATE	PLACE
February 18 to 27, 1991:	Nepalgunj
March 13 to April 1, 1991:	Bhairawa, Butwal, and Narayanghat
April 1 to 7, 1991:	Bhaktapur
April 8 to May 5, 1991:	Dharan and Pokhara

THE SAMPLES

A total of 156 entrepreneurs from the NBC group and 89 from the control group were interviewed. Five from NBC and one from the control group were not included in the sample for analysis because these people were found to be involved in the business activities minimally, to the degree of being more an employee than an entrepreneur. Thus, the total sample size was 239 (151 NBC group and 88 control group).

In Narayanghat, data was collected by the Principal Investigator only. In all the other location both the researchers collected data. The distribution of the entrepreneurs according to location is given in table below.

SAMPLE DISTRIBUTION BY LOCATION

LOCATION	NBC GROUP	CONTROL GROUP	TOTAL
Nepalgunj	19	-	19
Bhairawa	14	8	22
Pokhara	26	26	52
Dharan	28	14	42
Narayanghat	22	-	22
Butwal	31	40	71
Bhaktapur	11	-	11
Total	151	88	239

INSTRUMENTATION

The instrument was in Nepali and consisted of two parts. The first part had four pages and it included 10 items to cover demographic variables, 20 items to describe family variables, and 21 items to cover business profile. The second part had nine pages and included three psychological instruments, Rotter's Locus of Control Scale, INDCOL scale of Triandis et. al., and PEC scale developed by Spencer and Mansfield, in that order.

In the first part, demographic variables like age, sex, marital status, education, nativity, etc. were covered. Family variables like education background of parents, occupation of father, number of siblings, birth order, standard of living while growing, relationship with father, why started business, etc. were covered in the next sub-section. Items covering business activities included type of business, investment, profitability, annual sales, venture number, loan taken, problems faced during starting and now, etc.. Most of the items required the entrepreneurs to check a response from the given few to facilitate responding to the items.

In the second part the psychological instruments were included. The instruments were translated from English to Nepali. To ensure that the meaning was not distorted in translation, the Nepali version was translated back into English and then compared with the original version of the instruments. Apart from ensuring accuracy in translation, care was also taken to ensure that the psychological meaning of the constructs were not lost.

Rotter's Locus of Control Scale has 29 items out of which 6 are fillers. Respondents are asked to choose one out of the two given choices for each of the 29 items. No item can be skipped. This instrument has been extensively used in the field of entrepreneurship. It measures one's ability to control life's events. A low score on the scale shows that the respondents have an internal locus of control, that they themselves control events in their lives rather than being controlled by external factors, people or events.

The INDCOL instrument has 17 items and respondents are required to express their agreement or disagreement with the items by scoring on a six-point scale of extremely agree to extremely disagree. It measures how individualistic or collective an individual is, the lower the score the more individualistic a respondent is. Unlike collectivists, individualists are not expected to subordinate their personal goals to the goals of some collective. Individualists are found to be achievement oriented and collectivists are found to have a good social support system.

The PEC Scale has 70 items and respondents are required to express their agreement or disagreement with the items on a five point scale: always to never. The seventy items are grouped into fourteen factors of five items each. Thirteen of these are called entrepreneurial characteristics and the fourteenth factor is used as a correction factor to cover for social desirability element which comes into play while subjects are responding to the items. The characteristics are: efficiency orientation, information seeking, concern for high quality of work, commitment to work contract, persistence, use of influence strategies, problem solving, systematic planning, initiative, assertiveness, self-confidence, seeing and acting on opportunities, and persuasion.

III. BIOGRAPHICAL PROFILE

The biographical profile of Nepali entrepreneurs includes such demographic variables as age, sex, marital status, years of marriage, number of children, type of family, educational background, technical skills, ethnic background, and nativity.

The profile also includes such family details as parents' education and occupation, other family members' occupation, standard of living of the entrepreneurs when they were growing, number of siblings, and birth order of the entrepreneurs.

The attitudes and values of the entrepreneurs related to perceiving father as loving, desire to emigrate, why become entrepreneur, inclination towards taking loan, perception of government, and source of inspiration to start an enterprise is also covered here.

1. WHAT IS THE AGE OF NEPALI ENTREPRENEURS?

The two sample are similar in age distribution. Approximately 50% of both the samples have entrepreneurs under age 30 (NBC group 54 % and control group 48%). On the whole, Nepali entrepreneurs are young: entrepreneurs below 40 constitute 87% of NBC group and 83% of control group. (See table 1).

2. WHAT PERCENT OF ENTREPRENEURS ARE MALE/FEMALE?

Nepali entrepreneur is predominantly male: NBC group has 93% (141/151) and control group has 95% (84/88) male entrepreneurs. This clearly indicates that women need to be encouraged to become entrepreneurs.

3. WHAT IS THE MARITAL STATUS OF NEPALI ENTREPRENEURS?

NBC group has 81% (122/151) married while control group has 82% (72/88) married entrepreneurs.

We could generalize that about 80% of Nepali entrepreneurs are married.

4. HOW LONG HAVE NEPALI ENTREPRENEURS BEEN MARRIED?

The two samples are comparable in the distribution of years of marriage. NBC group has 74% entrepreneurs who have been married for more than 5 years while control group has 76% entrepreneurs who have been married for more than 5 years. (See table 2).

TABLE 1: AGE DISTRIBUTION

AGE GROUP	NBC GROUP		CONTROL GROUP	
	NO.	%	NO.	%
20-25	37	24%	22	25%
26-30	45	30%	20	23%
31-35	31	21%	16	18%
36-40	18	12%	15	17%
41-45	14	9%	7	8%
46-50	3	2%	4	4.5%
>50	3	2%	4	4.5%

TABLE 2: YEARS OF MARRIAGE

YEARS OF MARRIAGE	NBC GROUP		CONTROL GROUP	
	NO.	%	NO.	%
>10	51	34%	34	38%
BETWEEN 5 & 10	61	40%	33	38%
BETWEEN 1 & 5	39	26%	21	24%

From the analysis of years for which entrepreneurs have been married and their age, it is concluded that entrepreneurs usually get married before the age of 25.

5. HOW MANY CHILDREN DO NEPALI ENTREPRENEURS HAVE?

The two samples are identical comparing the number of children that the entrepreneurs have. It is very interesting and is valid when rounded to 0 places of decimal. We can generalize that 22% of Nepali entrepreneurs do not plan their family and have children more than 3.

TABLE 3: NUMBER OF CHILDREN

NUMBER OF KIDS	NBC GROUP		CONTROL GROUP	
	NO.	%	NO.	%
NO KIDS	17	14%	10	14%
KIDS <=3	78	64%	46	64%
KIDS >3	27	22%	16	22%

6. WHAT IS THE TYPE OF FAMILY OF NEPALI ENTREPRENEURS?

All unmarried Nepali entrepreneurs live in joint-family. A joint-family includes parents, spouse, siblings, and grand-parents.

Percent of Nepali entrepreneurs who are living in joint-family is the same for both the samples, which is 77%.

Percent of Nepali entrepreneurs who are married and are living in joint-family is the same for both the samples, which is 72%.

Percent of Nepali entrepreneurs who are married and are living in nucleus-family is the same for both the samples, which is 28%.

7. WHAT IS THE EDUCATIONAL LEVEL OF NEPALI ENTREPRENEURS?

About 55% of the entrepreneurs of both the samples have SLC or intermediate (up to class 12) level of education. Considering the National level of education in Nepal and that 20% of control group and 24% of NBC group of entrepreneurs of both the samples have bachelors' and masters' degrees, we can say that education is considered important by Nepali entrepreneurs. (See table 4).

TABLE 4: EDUCATION BACKGROUND

LEVEL OF EDUCATION	NBC GROUP		CONTROL GROUP	
	NO.	%	NO.	%
BELOW S.L.C.	30	20	22	25
S.L.C.	48	32	18	21
INTERMEDIATE	37	24	30	34
BACHELORS	29	19	15	17
MASTERS	7	5	3	3

8. DO NEPALI ENTREPRENEURS HAVE TECHNICAL SKILLS?

51% of the NBC group of entrepreneurs have technical skills related to their area of business. Similarly, 56% of the control group of entrepreneurs have technical skills related to their area of business.

9. WHAT IS THE ETHNIC DISTRIBUTION OF NEPALI ENTREPRENEURS?

Brahmins and Chhetris include people of the mountain. Teraians include people from the Terai who have not migrated from the mountains. 'Tibeto-Burman' includes Gurungs, Thakalis, Magars, Rai, and Limbu. 'Others' includes Kami and Sharki. Considering that in NBC group 33% and in control group 40% of the entrepreneurs are Brahmins, we can say that the commonly held belief that Brahmins are not enterprising is not true. The percent of Newar entrepreneurs (in NBC group 36% and in control group 33%) agrees with the perception that this caste is predominantly a business class. (See Table 5).

10. ARE NEPALI ENTREPRENEURS MIGRANTS?

44% entrepreneurs in NBC group and 35 % in control group are natives of the place where they are living and doing business now. Considering that 56% of the entrepreneurs in NBC group and 65% in the control group are migrants, we can say that in Nepal, Haagen's theory ('entrepreneurs are migrants') finds some support.

TABLE 5: ETHNIC DISTRIBUTION

ETHNIC GROUP	NBC GROUP		CONTROL GROUP	
	NO.	%	NO.	%
BRAHMINS	50	33	35	40
CHHETRIS	19	13	8	9
NEWARS	54	36	29	33
TERAIANS	14	9	2	2
TIBETO-BURMAN	12	8	10	11
OTHERS	2	1	4	5

When looking at ethnic distribution and migration together it is found that in the NBC group 66% among the Brahmin, 58% among the Chhetri, 48% among the Newar, 14% among the Teraian, and 92% among Tibeto-Burman entrepreneurs have migrated from one part of Nepal to their present domicile. In the Control group 65.7% of Brahmins, 87.5% of Chhetris, 55.2% of Newars, 90% of Tibeto-Burmans, and 25% of Others are migrants. In this group, none of the Teraians are found to be migrants.

The reason for migration from the mountain to the Terai must be because of convenience of starting an enterprise in the Terai compared to that in the mountain. The sample size for the Brahmins and the Newars are big enough in both the samples to make any generalization. But the sample size for other ethnic groups is too small to help meaningful generalizations.

11. DO NEPALI ENTREPRENEURS DESIRE TO EMIGRATE

82% of NBC group and 89% of control group of entrepreneurs DO NOT desire to move to another place in Nepal (or elsewhere). This could mean that there is enough opportunity in each of the seven locations from where entrepreneurs were sampled. Or that the Nepali entrepreneurs are stability loving people.

12. HOW EDUCATED ARE THE PARENTS' OF NEPALI ENTREPRENEURS?

We can generalize that the Nepali entrepreneurs' father is more educated than their mother. In NBC group, there are 8% illiterate father while there are 58% illiterate mother. In control group, 13% father are illiterate while 64% mother are illiterate.

In NBC group, there are 79% literate father while there are 39% literate mother. In control group, 66% father are literate while 32% mother are literate.

In NBC group, 5% of father have SLC while only 2% of mother have SLC. In control group, there are 12% of father who have SLC while there are only 4% mother who have SLC.

In general, mothers in both samples are found not to have higher education (bachelors' and above) in both samples.

13. WHAT IS FATHERS' OCCUPATION OF NEPALI ENTREPRENEURS?

The largest number of Nepali entrepreneurs' father is involved in agriculture (NBC group 49% and control group 59%). Those entrepreneurs whose fathers are involved in industry and business constitute the next largest group in both the samples (NBC group 37% and control group 34%0. (See table 6). For the NBC group, 53% of the entrepreneurs have other members of their family (other than their father) in business; while for the control group, 39% of the entrepreneurs have family members (other than their father) in business.

TABLE 6: FATHERS' OCCUPATION

OCCUPATION	NBC GROUP NO.	%	CONTROL GROUP NO.	%
AGRICULTURE	74	49%	52	59%
INDUSTRY	12	8%	13	15%
BUSINESS	44	29%	17	19%
GOVT. SERVICE	17	11%	4	5%
NON-GOVT. SERVICE	3	2%	1	1%
CASTE OCCUPATION	1	1%	1	1%

14. WHAT WAS THE ENTREPRENEURS' PARENTS' STANDARD OF LIVING DURING THE ENTREPRENEURS' CHILDHOOD ?

Entrepreneurs were asked to check what they thought was the standard of living of their family when they were growing up.

In NBC group, 50% of the eritrepreneurs said that they came from a middle-middle-class family while 38% said that they came from lower-middle-class. In the same group, 9% of the entrepreneurs said that they came from a poor family, while 3% said that they came from upper-middle and rich class.

In control group, 33% of the entrepreneurs said that they came from a middle-middle-class family while 47% said that they came from lower-middle-class. In the same group, 20% of the entrepreneurs said that they came from a poor family, while nobody claimed to have come from upper-middle or rich class. We can safely say that entrepreneurship is a middle-class or poor-class phenomenon in Nepal. However, there may be a sample bias and this needs further verification.

15. HOW MANY SIBLINGS DO NEPALI ENTREPRENEURS HAVE?

In the NBC group, 79% of the entrepreneurs have more than 3 siblings (remaining have less than or equal to 3 siblings); while in the control group, 75% of the entrepreneurs have more than 3 siblings. We can generalize that Nepali entrepreneurs grow up in a large family.

16. WHAT IS THE BIRTH ORDER OF NEPALI ENTREPRENEURS?

The majority of Nepali entrepreneurs are found to be either the eldest or the youngest in the family. In NBC group, 38% of the entrepreneurs were the eldest and 17% were the youngest (20% were second born, but they could be the eldest son). In control group, 37% of the entrepreneurs were the eldest and 28% were the youngest (21% were second born, but they could be the eldest son).

17. HOW DO NEPALI ENTREPRENEURS PERCEIVE THEIR FATHER?

Majority of the Nepali entrepreneurs perceive their father as loving. In the NBC group, 85% of the entrepreneurs perceived their father as loving, while in the control group 77% of the entrepreneurs perceived their father as loving. This could be explained in combination with the birth order of the Nepali entrepreneurs. In Nepal, the eldest and the youngest are the most loved ones and majority of the Nepali entrepreneurs are the eldest or the youngest in their family.

18. WHAT BEFORE STARTING ENTERPRISE?

Most NBC entrepreneurs were student (45%) before they started an enterprise. Some of them (25%) were in family business, while others were employed (14%), in agriculture (11%), any combination of these (4%), or doing nothing (1%).

The relationship between doing a job before starting an enterprise and education shows that there is no difference between those who did not go to college and the college graduates. That is, those who did a job before starting an enterprise are not predominantly college graduates (24%).

Among the control group also the majority of the entrepreneurs (43.2%) were students before starting business. Those in job constitute 26.1%, working in family business 19.3%, agriculture 7.9%, combination of these 2.3%, and doing nothing 1.1%.

Considering the fact that in both the samples a big percentage of the entrepreneurs do not have job experience (NBC 86% and control group 74%), it could be generalized that job experience is not a major factor to be a successful entrepreneur in Nepal.

19. WHY BECOME ENTREPRENEUR?

Majority of the Nepali entrepreneurs have started business to become independent (NBC group 50% and control group 60%). In the NBC group, 15% of the entrepreneurs said that they had started their own business to become 'thulo Manchhe' or 'big man'. However, this was not an important reason for the entrepreneurs in the control group (only 6%).

Another important reason to become an entrepreneur is not liking to do a job (NBC group 17% and control group 13%). Among those who gave the reason for becoming an entrepreneur as not wanting to do a job, 40% said so after doing a job while 60% said so without ever doing a job.

Is there a relationship between the level of education of entrepreneurs and the reason why they have become an entrepreneur?

For the NBC sample, when we look at these two variables it is found that 52.7% (19/36) of the entrepreneurs who have a university degree, 43.2% (16/37) of entrepreneurs who have two years of junior college, and 50% (39/78) of the entrepreneurs who have no college degree, have become entrepreneurs because of the desire to be independent. For the Control group sample, the percentage of entrepreneurs who give independence as the reason for becoming an entrepreneur is 66.7 (12/18), 46.7 (14/30), and 52.5 (21/40) for university graduates, junior college (two years) graduates, and non-college-graduates respectively.

For NBC group, 8% of the university graduates, 27% of junior college (two years) graduates, and 13% of non-college-graduates, have become entrepreneurs because they wanted to become a 'thulo manchhe'. For the control group, the percentage of entrepreneurs for these three groups in the same order is 0, 6.7, and 5.

For NBC group, 14% of university graduates, 11% of those who have two years of junior college, and 15% of those who do not have a college degree, have become entrepreneurs because they did not like to do a job. For the Control group, the figures are 5.5%, 13.3%, and 7.5% respectively.

Hence, education level and reason for becoming an entrepreneur are not correlated.

20. HOW DO NEPALI ENTREPRENEURS PERCEIVE LOAN?

To start their enterprise, 48% of NBC and 58% of control group took loan. Out of those who took loan, 81% of NBC and 74% of control group took loan from banks and other institutions (SBPP and NIDC). There were others who took loan from individuals and this includes 19% of NBC and 17% of control groups. Entrepreneurs, in general, complained about loan and registration procedure, and the process of taking electricity line from Nepal Electricity Authority for running machines. In taking loans from banks, 49% of NBC and 34% of control group faced serious problems. When asked if the entrepreneurs would take loan in future, 85% from NBC and 78% from control group said that they would. More NBC trained entrepreneurs wanting loan in future than control group could be because of the input given during NBC training.

21. HOW DO NEPALI ENTREPRENEURS PERCEIVE HMG?

When asked if the entrepreneurs perceived His Majesty's Government (HMG) as helpful in establishing their enterprises, 88% of NBC and 89% of control group said that they did not perceive HMG as a helpful institution.

22. WHO IS NEPALI ENTREPRENEURS' SOURCE OF INSPIRATION?

The entrepreneurs were asked who inspired them to start an enterprise. Among the NBC 34% and among the control group 48% said that they were inspired by themselves to start an enterprise. Family members inspired 25% of NBC and 24% of control groups of entrepreneurs.

SBPP inspired 16% of the NBC trained entrepreneurs to start their own business.

23. NEED FOR MONEY

When asked if the entrepreneurs have 'a lack of money', 35% of NBC and 55.7% of control groups checked 'a lot' and 61% of NBC and 43.2% of control groups checked 'a little bit'. 4% of NBC group and 1% of control group checked 'not at all' in response to the same question.

More entrepreneurs of the Control group seem to have a need for money than the NBC group. A good percentage of entrepreneurs have indicated that money is not a strong need for them.

24. DO ENTREPRENEURS NEED COLLEGE EDUCATION?

In the NBC group 50% of the entrepreneurs and in the Control group 39% of the entrepreneurs do not think entrepreneurs need college education.

To check for their bias against education because of their own education level, the education level of entrepreneurs and their response to the item (Is college education essential for entrepreneurs?) were compared.

It is found that among entrepreneurs who did not go to college themselves, 62% from NBC and 50% from Control groups said that entrepreneurs do not need college education. However, among those who went to junior college for two years and those who have a university degree 38% from NBC and 36.7% from Control groups and 33% from NBC and 16.7% from Control groups respectively said the same.

Hence, it can be concluded that there is a bias for those who did not go to college to say that college education is not essential for entrepreneurs. At the same time since a good percent of college educated entrepreneurs have said that college education is not essential for entrepreneurs, it could be generalized that some entrepreneurs think that education and enterprise building are not closely related.

It is also found that the percentage of entrepreneurs in the NBC sample is bigger in each category than the Control group. That is to say that more of the NBC entrepreneurs think that college education is not essential. This could be ascribed to the NBC training itself in which the role of college education is underplayed.

25. NEED FOR FRIENDS

Two questions were asked to find out the entrepreneurs' need for friends. First, they were asked to check their response to the item 'number of friends' from four given responses: 0, 1-2, about 5, and more than 5. Second, they were asked to check their response for the item 'I feel the need of friends' from three given responses: a lot, a little bit, and not at all. Table 7 gives a summary of their responses.

Those NBC and Control group of entrepreneurs who feel that they need friends a lot constitute 64% (73/114) and 76.1% (54/71) respectively of the entrepreneurs who have more than five friends; and those who feel that they need friends a little bit constitute 34% (39/114) and 21.1% (15/71) respectively of the entrepreneurs who have more than five friends.

The INDCOL score for item number 16 which states 'I like to live close to my good friends' also correlates with the above finding. The average score for this item for both NBC and Control groups are above 5.0 out of a maximum of 6, 5.22 for NBC and 5.44 for Control group.

26. NEED FOR TRAINING

82% of NBC and 89% of control group feel that they need some kind of training.

In NBC group, 43% of the entrepreneurs need technical training, 27% need management training, and 17% need accounts training.

In control group, 36% of the entrepreneurs need management training, 32% need technical training, 13% need accounts training, and 5% need NBC training. Others are not sure what there training need is.

TABLE 7: NEED FOR FRIENDS

	NBC Group		Control Group	
Number of Friends	No.	%	No.	%
0	1	0.7	1	1.1
1-2	19	12.6	9	10.2
About 5	17	11.2	7	8.0
>5	114	75.5	71	80.7
Need for Friend				
A lot	87	57.6	60	68.2
A Little Bit	61	40.4	25	28.4
Not At All	3	2	3	3.4

IV. BUSINESS PROFILE

The following section deals with the profile of Nepali entrepreneurs' enterprise. Topics like sector of business, type of ownership, investment pattern, profitability, annual sales, venture number, and staff employed are covered.

1. BUSINESS SECTOR

In the NBC group, 54% of the entrepreneurs are in manufacturing sector, 18% in service sector, 24% in grocery/fancy stores, 4% in wholesale/dealership. In the control group, 76% of the entrepreneurs are in manufacturing sector, 10% in service sector, 12% in grocery/fancy stores, and 2% in wholesale/dealership.

2. TYPE OF OWNERSHIP

Majority of the entrepreneurs have proprietorship of their business (NBC group 83% and control group 77%).

The other favored types of ownership are partnership (10% in NBC group and 7% in control group) and private limited (7% in NBC group and 16% control group). Nepali entrepreneurs prefer to register their companies. In NBC group 64% and in control group 76% of the entrepreneurs have registered their companies.

3. INVESTMENT PATTERN

The beginning investment pattern of Nepali entrepreneurs shows that a good number of them fall in the range of beginning investment <Rs. 50,000 (NBC 47% and control group 40%). (See table 8).

From table 8 we find that the range selected is appropriate for analyzing beginning investment of entrepreneurs. We propose that entrepreneurs who invest less than Rs. 10,000 should be called micro-entrepreneur in the context of Nepal. The distribution of entrepreneurs in the investment range of <Rs. 50,000 (NBC 47% and control group 40%), Rs. 51,000 to Rs. 200,000 (NBC 36% and control group 38%), and >Rs. 200,000 (NBC 16% and control group 22%) between the control and NBC groups being similar, this distribution range may be used in future studies of entrepreneurs in Nepal.

Comparing tables 8 and 9, we can see that there are more entrepreneurs in the range of PRESENT INVESTMENT> Rs. 50,000. This could be used as an indication of financial success of Nepali entrepreneurs.

TABLE 8: BEGINNING INVESTMENT

BEGINNING INVESTMENT (Rs IN THOUSAND)	NBC GROUP NO.	%	CONTROL GROUP NO.	%
<10	20	13%	7	8%
11-25	24	16%	16	18%
26-50	27	18%	12	14%
51-100	32	21%	20	23%
101-200	23	15%	13	15%
201-300	5	3%	10	11%
>300	20	13%	10	11%

TABLE 9: PRESENT INVESTMENT

PRESENT INVESTMENT (Rs IN THOUSAND)	NBC GROUP NO.	%	CONTROL GROUP NO.	%
<10	13	9%	2	2%
11-25	8	5%	8	9%
26-50	25	16%	8	9%
51-100	21	14%	16	18%
101-200	32	22%	23	26%
201-300	12	8%	9	10%
>300	36	22%	22	25%

4. PROFITABILITY

In the NBC group, 74% of the entrepreneurs claimed that their venture was profitable at the present moment. Likewise, 65% of the entrepreneurs in the control group have a profitable business. Some of the entrepreneurs are operating in the hope that their business would become profitable in the long range. Among the NBC 19% and among the control group 27% of the entrepreneurs are suffering losses at the present time. Some of the entrepreneurs said they were not sure if they were profitable because they had just started. Some declined to comment on profitability but the researchers thought they were either breaking even or marginally profitable. This group consists of 7% from NBC and 8% from the control group.

5. ANNUAL SALES

From table 10 we can see that 35% of the entrepreneurs in both the samples have annual sales greater than Rs. 300,000. In fact, many of them have annual sales over a million rupees and some have annual sales over five million rupees. It can also be observed from the table that 45% of NBC and 43% of control group entrepreneurs have an annual sales of more than Rs. 200,000.

TABLE 10: ANNUAL SALES IN THOUSAND RUPEES

ANNUAL SALES	NBC GROUP		CONTROL GROUP	
	NO.	%	NO.	%
20-25	16	11%	8	9%
26-50	14	9%	8	9%
51-100	24	16%	21	24%
101-200	22	15%	11	13%
201-300	17	11%	7	8%
>300	53	35%	31	35%

6. AGE OF BUSINESS

The average age of the business of the NBC and Control groups of entrepreneurs is 4.25 (max 20, min 1) and 6.03 (max 32, min 1) years respectively.

7. VENTURE NUMBER

Among the entrepreneurs surveyed, 71% of NBC and 73% of control groups are running organizations that are their FIRST venture.
Those who are with their second venture constitute 22% among NBC and 18% among control group. These two groups constitute the largest percentage of the samples. Table 11 shows the distribution of entrepreneurs in this regard.

TABLE 11: VENTURE NUMBER

Venture Number	NBC Group		Control Group	
	No.	%	No.	%
1	107	70.9	64	72.7
2	34	22.5	16	18.2
3	7	4.6	7	7.9
>3	3	2.0	1	1.2

The largest percentage of entrepreneurs appear to be with their first venture. Have they been long enough on their first venture?

It is found that among NBC group 65 people (43%) have been in business for at least three years, 36 people (23.8%) have been in business for at least 5 years, and 18 people (11.9%) have been in business for at least seven years.

For the Control group, 45 people (51.1%) have been in business for at least three years, 36 people (40.9%) have been in business for at least 5 years, and 25 people (28.4%) have been in business for at least seven years.

Those who have been in business for more than five years would probably stick to their venture.

The relationship between number of venture and number of years people have been in business also shows that 81 (53.6%) NBC entrepreneurs do not have more than five years of experience and are on their first venture. These people started their business after going through NBC training. Those who have been in business for more than five years (26 people or 17%) are either in family business or started their venture before undergoing NBC training.

Thus, we can generalize that Nepali entrepreneurs are successful in their very first venture. But it would need to be tested a few years later with the same sample to further consolidate the findings.

8. STAFF EMPLOYED

The 151 entrepreneurs trained by SBPP employ 1035 (6.85 per entrepreneur) people besides themselves. There are 44.4% NBC entrepreneurs who employ 1 to 3 people and the rest (39.7%) employ more than 3 people. There are 15.9% entrepreneurs who do not employ anyone.

The 88 Control group of entrepreneurs employ 739 (8.39 per entrepreneur) people. There are 26.1% of Control group of entrepreneurs who employ 1 to 3 people and the rest (63.7%) employ more than 3 people. There are 10.2% entrepreneurs who do not employ anyone. Table 12 gives details of staff employed by entrepreneurs of both the groups.

TABLE 12: EMPLOYMENT GIVEN BY ENTREPRENEURS

Staff Employed	NBC Group		Control Group	
	No.	%	No.	%
0	24	15.9	9	10.2
1	32	21.2	6	6.8
2	16	10.6	8	9.1
3	19	12.6	9	10.2
>3	60	39.7	56	63.7
>= 5	49	32.5	51	57.9
>= 10	23	15.2	21	23.9
>= 15	14	9.3	14	15.9
>= 20	9	5.9	10	11.4

Those NBC entrepreneurs who have at least 20 staff are in construction (200 staff), brick industry (16 full-time and more than 100 part-time), two bristle industries (30 to 45 staff), textile (25), Nepali traditional textile called 'dhaka' (25 staff), two biscuit industries (25 staff), bus service (22 staff).

Those Control group entrepreneurs who have at least 20 staff are in bristle (32 staff), biscuit (10 full-time and 38 part-time staff), confectionery (20 staff), engineering works (20 staff), iron industry (22 staff), 'dhaka' textile industry (50 staff), plastic granules and rope (20 staff), steel furniture (30 staff), and ice-cream (3 full-time and 30 part-time salesmen) industries.

9. SALARY DRAWN

Majority of Nepalese entrepreneurs do not take a salary from their business (NBC 77% and Control group 61%). The entrepreneur takes as much money as he needs for his personal and family expense from the business account whenever (s)he needs it.

Those NBC entrepreneurs who draw a monthly salary are found to take from Rs. 500.00 to Rs. 3,000.00. 58% of those who take a salary draw between Rs. 500 and Rs. 1,000.00, 33% of them take between Rs. 1,100.00 and Rs. 2,000.00, and 9% of them take a salary of more than Rs. 2,000.00.

Those Control group entrepreneurs who draw a monthly salary are found to take from Rs. 700.00 to Rs. 3,500.00. 30.3% of those who take a salary, draw between Rs. 700.00 to Rs. 1000.00, 45.4% of them take between Rs. 1,100.00 and Rs. 2,000.00, 24.3% of them take more than Rs. 2,000.00.

The entrepreneurs who take less than Rs. 1000.00 take this money more for their personal expenses than for meeting the cost of living. They have another source of income to meet the cost of living, usually agriculture.

10. STARTING AND CURRENT PROBLEMS

Entrepreneurs were given 9 problems viz. financial, staff related, government regulation, marketing, technological, raw material, skilled manpower, management, and collateral, and were asked to check the problem they faced while starting their enterprise. They could check more than one problem.

Most entrepreneurs face financial problem during starting. 52% of NBC entrepreneurs said that they faced financial problems besides other problems during starting while 68.2% of control group entrepreneurs faced the same problem.

The second most faced problem (35% of NBC and 50.8% of control group) is marketing. Raw material and government regulation are the two next major problems faced by entrepreneurs.

The current problem faced by the entrepreneurs is similar to the problems faced by them in the beginning. 52% of NBC and 59.1% of control group of entrepreneurs face financial problem currently. 30% of NBC and 42% of Control Group entrepreneurs face marketing problems. Table 13 ranks the problem faced by Nepali entrepreneurs during starting of their enterprise as well as their current problems, in descending order.

TABLE 13: PROBLEMS FACED BY ENTREPRENEURS

Rank	NBC Group		Control Group	
	Starting Problems	Current Problems	Starting Problems	Current Problems
1	Financial	Financial	Financial	Financial
2	Marketing	Marketing	Marketing	Marketing
3	RM	RM	RM	RM
4	GR	GR	GR	GR
5	Technology	Technology	Technology	Technology
			SM	SM
			Management	
6	SM	SM	SR	Management
7	Management	SR	Collateral	SR
8	Collateral	Management		Collateral
9	SR	Collateral		

GR: Government Regulation RM: Raw Material

SM: Skilled Manpower SR: Staff Related

When asked what the major needs of their organizations are, majority of the entrepreneurs checked money as their major need (62% of the NBC and 69.3% of the Control groups). Their other major needs are training, consulting, technology, and workers in descending order for NBC group and consulting, training, technology, and workers in that order for Control group.

V. PSYCHOGRAPHICAL PROFILE

In this part of the report, the findings of administering three psychological instruments viz. Rotter's Locus of Control Scale, INDCOL scale of Triandis et.al., and PEC scale developed by Spencer and Mansfield are included.

I. PERSONAL CHARACTERISTICS OF NEPALI ENTREPRENEURS

The PEC scale is a paper-pencil-test (PPT) with 70 items which are grouped into 13 characteristics and a correction factor. Table 14 summarizes the sample mean score of the 13 characteristics for both the NBC and the control group of entrepreneurs.

The range of standard deviation for each of the 13 characteristics for the NBC group is 2.27 to 2.91 and that for the control group is 2.14 TO 2.97. The range of variance for the NBC and control group samples is 4.14 to 8.46 and 4.60 to 8.80 respectively.

Table 14 shows that there is congruence in the ordering of the 13 characteristics between the two samples. The 13 characteristics are listed from 1 to 13 in descending order of average sample score.

From Table 14 it can be concluded that Nepali entrepreneurs are strongest in efficiency orientation, information seeking, concern for high quality of work, commitment to work contract, and persistence, in that order.

The entrepreneurs seem to be weak in persuasion, seeing and acting on opportunities, self confidence, assertiveness, initiative, and systematic planning. These areas may need to be strengthened in NBC training programs.

Assertiveness is a characteristic which may be considered negative in Nepali culture and serious consideration needs to be given whether entrepreneur trainees should be coaxed to be assertive or more plausible, especially while dealing with HMG officials.

The researchers did find by interviewing the entrepreneurs that they are not strong in communication skills. This area deserves special attention during NBC training.

TABLE 14

PERSONAL ENTREPRENEURSHIP CHARACTERISTICS' SAMPLE MEAN SCORE FOR NBC & CONTROL GROUPS

	SAMPLE MEAN SCORE	
CHARACTERISTICS	NBC	CONTROL
1. EFFICIENCY ORIENTATION	20.25	19.91
2. INFORMATION SEEKING	20.08	19.39
3. CONCERN FOR HIGH QUALITY OF WORK	19.73	19.26
4. COMMITMENT TO WORK CONTRACT	19.28	18.53
5. PERSISTENCE	19.13	18.51
6. USE OF INFLUENCE STRATEGIES	18.79	17.91
7. PROBLEM SOLVING	18.07	17.38
8. SYSTEMATIC PLANNING	17.67	17.33
9. INITIATIVE	16.79	16.60
10. ASSERTIVENESS	16.58	16.42
11. SELF-CONFIDENCE	16.46	16.22
12. SEES & ACTS ON OPPORTUNITIES	16.26	15.57
13. PERSUASION	15.97	15.83

II. DO NEPALI ENTREPRENEURS HAVE INTERNAL LOCUS OF CONTROL?

Rotter's Locus of Control Scale has 29 items (6 of which are fillers) and it is designed to measure one's ability to control life's events, or locus of control. This instrument has been extensively used in the field of entrepreneurship and hence it was used to find out the answer to this question. The sample average, standard deviation, variance, minimum and maximum values are given in table 15.

From Table 15 and using findings of other researchers (Begley and Boyd 1986; Mescon, Stevens, and Vozikis, 1984) we can say that the NBC and control group of entrepreneurs are both internal in their locus of control.

Using a sample (N=239) of Members of Smaller Business Association of New England, Begley and Boyd found that the mean score was 7.74, SD = 2.05, and VAR = 4.20. This sample mean is close (8.3% higher than NBC sample and 14.7% higher than Control group) to the sample means of this study.

Mescon et.al. used a sample of 49 black entrepreneurs from Miami, Florida, USA, who were 40 to 45 years old, married (69%), had an average of two children, belonged to the Protestant faith (57%), and had at least some college (63%). They found that the mean of their Locus of Control score was 6.09 and standard deviation was 3.61. Nepali entrepreneurs are found to have higher score (16.8% higher than NBC sample and 10.8% higher than Control group) than this sample.

The sample mean and standard deviation of a few other samples from other studies are given in table 16 for comparison.

TABLE 15

DESCRIPTIVE STATISTICS OF SCORE OF LOCUS OF CONTROL SCALE

SAMPLES OF NBC AND CONTROL GROUPS

	NBC (N=151)	CONTROL (N=88)
MEAN	7.10	6.75
STANDARD DEVIATION	3.36	2.91
VARIANCE	11.32	8.48
MINIMUM SCORE	0	1
MAXIMUM SCORE	19	14

TABLE 16

LOCUS OF CONTROL SCORES FOR SAMPLES OF SELECTED POPULATIONS

Sample	N	Mean	SD
Arizona Entrepreneurs	106	5.08	3.55
Ohio State University Students	605	8.42	4.06
Peace Corp Trainees	33	5.48	2.78
Miami Entrepreneurs	49	6.09	3.61
New England Entrepreneurs	239	7.74	2.05
Nepali Entrepreneurs			
NBC Sample	151	7.10	3.36
Control Group	88	6.75	2.91

From the above table it can be seen that the mean of the Nepali samples falls in the range of means of other USA samples and it can be generalized that Nepali entrepreneurs are internal.

An item-by-item analysis of the Nepali entrepreneurs' score of Locus of Control Scale shows that a large percentage (>85%) of them from both the samples chose the same option which shows internal locus of control for item 10 (*In the case of the well prepared student there is rarely if ever such a thing as an unfair test*), item 11 (*Becoming a success is a matter of hard work, luck has little or nothing to do with it*), and item 16 (*Getting people to do the right thing depends upon ability, luck has little or nothing to do with it*).

From the same analysis it also emerges that items 3, 12, 17, 18 and 25 are the ones on which a large percentage (>40%) of entrepreneurs have chosen the option which makes their locus of control external. These items are not very useful for measuring the locus of control of the Nepali entrepreneurs. For example, almost half of the entrepreneurs believe that *'There really is no such thing as "luck"* and the other half believes that *'Most people don't realize the extent to which their lives are controlled by accidental happenings'* (item 18).

TABLE 17: ITEM-WISE LOCUS OF CONTROL SCORE
PERCENTAGE OF PEOPLE SCORING EXTERNAL OR INTERNAL

ITEM	NBC GROUP		CONTROL GROUP	
	INT	EXT	INT	EXT
2	80	20	75	25
3	51	49	59	41
4	64	36	58	42
5	65	35	60	40
6	60	40	59	41
7	68	32	68	32
9	72	28	73	27
10	90	10	90	10
11	86	14	89	11
12	53	47	58	42
13	83	17	81	19
15	87	13	85	15
16	91	9	91	9
17	54	46	69	31
18	43	56	52	48
20	60	40	63	37
21	78	22	74	26
22	72	28	77	23
23	79	21	88	12
25	58	42	50	50
26	60	40	69	31
28	66	34	63	37
29	71	29	75	25

TABLE 18: CLUSTERING OF ITEM BY % OF ENTREPRENEURS

ITEMS	% OF ENTREPRENEURS SCORING THESE ITEMS AS INTERNALS
10, 11, 16	> 85
13, 15, 23	> 75
2, 7, 9, 21, 22, 29	> 65
4, 5, 6, 20, 26, 28	> 55
3, 12, 17, 25	> 45
18	> 40

The items on which more than 75% of the entrepreneurs of both the samples scored internal (10, 11, 13, 15, 16, 23) could be taken as the items representing a general consensus for Nepali entrepreneurs and a surer test of entrepreneurial locus of control for them in Nepal.

III. ARE NEPALI ENTREPRENEURS INDIVIDUALISTS?

The INDCOL Scale is a 17-item scale which measures how individualistic or collective people are. This construct has been extensively used in the area of international management and has been found to relate closely with development. This is the first time that this scale is being used for measuring the individualistic or collective drive of entrepreneurs. The sample mean, variance, etc. are given in the Table 19.

The percentile average score shows that Nepali entrepreneurs are individualistic. However, an item-by-item evaluation of the score shows that item numbers 8, 9, 13, 14, 15, and 16, which tap filial affinity, are the ones on which both the samples have scored high (score >4.0). See table 20.

This also correlates with the finding that 77% of all the entrepreneurs live in joint family. Even the married entrepreneurs (72%) live in joint-family. Of course, all unmarried entrepreneurs live with their parents.

The entrepreneurs scored the lowest (and hence show individualistic tendency) on item number 12 which measures competition. The other items (1, 6, 7, and 11) on which they scored low relate to work ethics and independence loving. This correlates with the PEC score on which they show high score on work commitment, quality of work, and efficiency orientation. The most important reason that the entrepreneurs have given for starting their enterprise is need for independence. This correlates with their score on INDCOL.

TABLE 19

DESCRIPTIVE STATISTICS OF

SCORE OF INDCOL SCALE

SAMPLES OF NBC AND CONTROL GROUPS

DESCRIPTIVE STATISTICS	NBC (N=151)	CONTROL (N=88)
MEAN	48.10	48.36
SD	7.76	7.43
VAR	60.29	55.21
MAXIMUM SCORE	70.59	62.35
MINIMUM SCORE	29.41	28.24

We can conclude that Nepali entrepreneurs are very individualistic when it comes to competition and work related issues, but that they are very collective when it comes to family integrity, filial affinity, and living close to friends.

TABLE 20: ITEM-WISE SAMPLE AVERAGE FOR INDCOL SCALE

ITEM NUMBER	AVERAGE SCORE	
	NBC GROUP	CONTROL GROUP
1	2.85	3.17
2	3.05	2.68
3	3.05	2.84
4	3.28	3.25
5	3.71	3.21
6	2.86	2.75
7	2.93	2.70
8	5.04	4.65
9	3.79	4.02
10	3.16	3.18
11	2.65	2.78
12	1.92	1.83
13	4.89	4.89
14	3.68	3.50
15	4.46	4.46
16	5.45	5.22
17	3.07	2.74

VI. CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS

CONCLUSIONS

The study aimed at answering the simple question -- who is a Nepali entrepreneur. Based on the findings of the study the Nepali entrepreneur can be described in the following words.

A Nepali entrepreneur is a young man in his late twenties, most likely to be married before the age of twenty five, and having two to three children.

He comes from a poor or lower middle class family and his father was probably a farmer. He most likely grew up in a large family with a number of brothers and sisters. He is a love-fed 'jetho or kanchho' (eldest or youngest) and has a fond memory of his father. He is very friendly and social.

For Nepalese standard, he is well educated (at least twelve years of schooling). He is driven by the need to be independent or to become a 'thulo manchhe' and became an entrepreneur because of an internal desire to become one or because of the inspiration from his family.

He is the sole proprietor of a registered business and is most likely to be on his first venture successfully and profitably. He may have taken loan to start his enterprise and if he did not, he may take in future for expanding his business. His business is about four years old and he does not plan to move his business to another place.

He started his venture by investing probably less than Rs. 50,000.00 and his current sales is probably more than Rs. 100,000.00 per annum. He probably employs more than three people or could be a loner working for himself, working by himself.

His major problem is financial; rigid collateral requirement from financial institutions, absence of informal credit network, and the bias of traditional financial institutions towards favoring large businesses or farmers. Other major problems facing him are: marketing, lack of raw material, and government regulation. The unwritten cost of doing business and taking loan are some of the problems which he detests most. He perceives the government as a non-cooperating institution.

He is very individualistic when it comes to competition and work. but very collective when it comes to family integrity and filial affinity. He lives in a joint-family and likes to live close to his friends. He has an internal locus of control and believes more in his own hard-work than in luck or fate.

He is efficient and has concern for high quality of work and commitment for work contract. He is persistent but not very persuasive or assertive. He is also weak in recognizing opportunities and planning.

He does not have previous job experience but that does not hinder his success. However, he is involved in technologically simple small-scale venture at the periphery of the commercial sector.

LIMITATIONS

The study included those NBC entrepreneurs who have started either an industry or a business (even a grocery shop). Those who work in family business were also included but those who have taken up a job with the government or non-government organization were not interviewed. Some of those who worked in family business were not included in the final analysis because the researchers found them not to be in control of the business in any way and their involvement in the business activities to be minimal.

About twenty NBC trained entrepreneurs could not be interviewed because they were not in town when the researchers visited the location.

The entrepreneurs who have started their enterprise only one year ago have also been considered successful in this study. This was done for two reasons. First, SBPP has been in existence only for six years and to get a good sample size it was necessary to include even those who have just started. Second, this provides data-bank for future research to do a longitudinal study.

Those NBC trained entrepreneurs who have not been successful in starting a business were not covered in this study. These non-starters could help find out the problems that are insurmountable and a future study could cover them.

The Control group could not be considered completely random since the entrepreneurs in this group have received some training from SBPP. This was done because other entrepreneurs did not show interest in the survey. But for this, this sample was random.

RECOMMENDATIONS

The following recommendations are made on the basis of the findings of the study:

1. The percentage of women entrepreneurs in both the samples is small and there is a need to promote women entrepreneurship. A study needs to be carried out to find out hurdles faced by women and how they can be motivated to become entrepreneurs.

2. There is a need to compile the experience of small entrepreneurs who are in the same business. This would provide useful information to others who may want to start the same business in another geographic area. Also, experiencing sharing would help the entrepreneurs solve some of their problems and improve upon their performance.

   Along this line, it would be useful to find out what are the areas in which small entrepreneurs do not operate and why. This would help diversification of economic activities and reduce unnecessary competition.

3. A directory of NBC trained entrepreneurs is overdue.

4. Future research could focus on developing an instrument by analyzing the data already collected by using the PEC Scale. A factor analysis would allow to eliminate some of the items and also test if the items measure the characteristics they are supposed to measure. This instrument could then be used for selection of entrepreneurs.

5. There is a need to do an in-depth study of the problems faced by the entrepreneurs and to find solutions to their problems. We know from this study that they face financial, marketing, raw material, and government regulation problems. We do not know, however, what is the gravity of each of these.

APPENDIX 1

व्यक्तिगत विवरण प्रश्नावलि

व्यक्तिगत

१) उमेर [२०-२५] [२६-३०] [३१-३५] [३६-४०] [४१-४५] [४५-५०] [५० भन्दा बढी]

२) लिंग भेद [महिला] [पुरूष]

३) वैवाहिक अवस्था [विवाहित] [अविवाहित] [तलाक प्राप्त] अन्य : .....

४) विवाहितलाई मात्र
(क) विवाह भएको कति वर्ष भयो ? .....
(ख) कति जना बच्चाहरू छन् ? .....

५) परिवारको किसिम [सम्मिलित] [पति-पत्नी मात्र] अन्य : .....

६) अध्ययनको स्तर [एस.एल.सी. मुनि] [एस.एल.सी.] [सर्टिफिकेट] [स्नातक] [स्नातकोत्तर]

७) प्राविधिक शिप : _____

८) जाति/समुदाय : _____

९) मूल घर :_____

१०) (क) हाल बसोबास गरी रहेको ठाउँ _____
(ख) कहिले देखि (क) मा लेखेको ठाउँमा बस्नु भएको छ ? _____
(ग) भविष्यमा यहीं बस्ने बिचार छ ? [छ] [छैन] अन्य _____
(घ) भविष्यमा यसै ठाउँमा उद्योग/व्यापार राख्ने बिचार [छ] [छैन] अन्य:_____

पारिवारिक

११) बुवाको अध्ययन स्तर : [अनपढ] [साक्षर] [एस.एल.सी.] [सर्टिफिकेट] [स्नातक] [स्नातकोत्तर]

१२) मुमाको अध्ययन स्तर : [अनपढ] [साक्षर] [एस.एल.सी.] [सर्टिफिकेट] [स्नातक] [स्नातकोत्तर]

१३) (क) बुवाको पेशा : [कृषि] [उद्योग] [व्यापार] [सरकारी जागिर] [गैरसरकारी जागिर]
(ख) तपाईको परिवारमा अरु कसैले उद्योग व्यापार गर्नु हुन्थ्यो/हुन्छ ? _____

१४) आफू हुर्किदा बुवा-मुमाको आर्थिक स्थिति : गरीब | निम्न मध्यम वर्ग | मध्यम-मध्यम वर्ग | उच्च मध्यम वर्ग | धनी

१५) दाजु-भाई दिदी-बहिनीको संख्या : _____

१६) आफू : जेठो | माहिलो | साहिलो | काइलो | कान्छो | अन्य : _____

१७) बुवालाई सझिदा मनमा कस्तो भावना आउँछ ? प्रेम | डर | दबाब | आक्रोश

१८) आफूलाई सबभन्दा बढि प्रभावित गरेको व्यक्ति : बुवा | मुमा | दाजु | दिदी | बहिनी | स्वास्नी/लोग्ने | अन्य _____

१९) बुवा एकदम कडा हुनुहुन्थ्यो : हो | होइन | अन्य _____

२०) साथीहरूको संख्या : ० | १-२ | झण्डै ५ | ५ भन्दा बढी

२१) साथीको आवश्यकता अनुभव गर्छु : धेरै | अलिअलि | एकदम गर्दिन

२२) पैसाको अभाव छ : धेरै | अलिअलि | एकदम छैन

२३) उद्योग/व्यापार किन शुरू गरेको ? जागिर नपाएर | जागिर मन परेन | स्वतन्त्र हुन चाहेर | दूलो मान्छे बन्ने इच्छा भएर | अन्यः _____

२४) के राम्रो जागिर पाए उधोग/व्यापार बन्द गर्नु हुन्छ? हो | होइन | थाहा छैन

२५) उधोग/व्यापारको विकाश धेरै गर्छु | अलि-अलि गर्छु | पुग्यो, गर्दिन

२६) अरूको लागि आदर्श बन्ने इच्छा छः धेरै छ | अलि अलि छ | एकदम छैन

२७) उद्यमीले कलेज पढनु अनिर्वाय छः हो | होइन | अन्यः _____

२८) तपाईलाई तालिमको आवश्यकताः छ | छैन
छ भने कस्तो तालीम लेख्नु होस्: _____

२९) उधोग शुरू गर्नु भन्दा अगाडि के गर्नु हुन्थ्यो ? पढ्थे | केही पनि गर्दैनथे | पारिवारिक व्यापारमा थिएँ | जागिर खान्थे | खेती गर्थे

३०) जागिर खाएको भए (क) जागिरको किसिम सरकारी | गैर सरकारी | अन्यः _____
(ख) कति वटा जागिर खानु भयो ? _____

BEST COPY AVAILABLE

उधोग/व्यापार सम्बन्धी

३१) (क) उद्योग/व्यापारको क्षेत्रः _____ किन ?_____

(ख) तपाईको उद्योगबाट के उत्पादन हुन्छ ? _____

३२) उद्योग/ व्यापारको किसिम [प्रोप्राइटर] [साझेदारी] [प्रा.लि.] [पब्लिक लि.]

३३) (क) उद्योग शुरू गरेकोः _____ (ख) रजिष्टर गरेको [छ] [छैन]
महिना /वर्ष

३४) शुरूको कुल लगानिः [१०,००० भन्दा कम] [१०-२५ हजार] [२६-५० हजार] [५१ हजार-एक लाख] [१-२ लाख] [२ - ३ लाख] [३ लाख भन्दा माथि]

३५) पहिलो वर्ष नाफा भएको थियोः [हो] [होइन] अन्यः_____

३६) हाल नाफा भइ रास्वेको छ : [छ] [छैन] अन्यः_____

३७) वार्षिक विक्री आयः [२०-२५ हजार] [२६-५० हजार] [५१ हजार-१ लाख] [१-२ लाख] [२-३ लाख] [३ लाख भन्दा बढी] _____

३८) यो मेरो पहिलो उधोग/व्यापार होः [हो] [होइन]
(क) होइन भने, यो मेरो [दोश्रो] [तेश्रो] [चौथो] [पाचौं] प्रयत्न हो ।
(ख) पहिलो उधोग / व्यापार के थियो? _____

३९) (क) हाल कति जना कर्मचारी छन्? पार्टटाइम _____ (संख्या) फुल टाइम _____ (संख्या)

(ख) कर्मचारीको किसिमः टेक्निकल _____ (संख्या) ननटेक्निकल _____ (संख्या)
परिवारको सदस्य _____ (संख्या)

४०) शुरू गर्दा कति जना कर्मचारी थिए? पार्टटाइम _____ (संख्या) फुल टाइम _____ (संख्या)
परिवारको सदस्य _____ (संख्या)

४१) हालको कुल लगानि : [१०,००० भन्दा कम] [१०-२५ हजार] [२६-५० हजार] [५१ हजार-एक लाख] [१-२ लाख] [२ - ३ लाख] [३ लाख भन्दा माथि]

४२) एन.वि.सि. तालिम लिएको मिति : _____

४३) यहाँ व्यापारको वातावरण कस्तो छ ? _____

४४) (क) उद्योग/व्यापारबाट तपाई तलब लिनु हुन्छ ? लिन्छु | लिन्न

(ख) यदि लिनु हुन्छ भने मासिक कति लिनु हुन्छ _____

(ग) यदि लिनु हुन्न भने तपाईको खर्च कसरी चल्छ? _____

४५) (क) के तपाईले उद्योग व्यापार शुरू गर्न ऋण लिनु भएको थियो? थिए | थिइन

(ख) ऋण कहाँबाट लिनु भएको थियो? _____

(ग) ऋण लिनमा केही अप्ठ्यारो परेको थियो ? _____

(घ) हाल ऋण लिनु भएको छ ? छ | छैन

(ङ) भविष्यमा ऋण लिने विचार छ? छ | छैन

४६) उधोग शुरू गर्दा कुन क्षेत्रमा समस्याको अनुभव गर्नु भएको थियो ?

आर्थिक | कर्मचारी सम्बन्धी | सरकारी नियम | मार्केटीङ | तकनिकी

कच्चा पदार्थ | दक्ष जनशक्ति | व्यवस्थापन | धरौटी

४७) हाल कुन क्षेत्रमा समस्याको अनुभव गर्नु हुन्छ?

आर्थिक | कर्मचारी सम्बन्धी | सरकारी नियम | मार्केटीङ | तकनिकी

कच्चा पदार्थ | दक्ष जनशक्ति | व्यवस्थापन | धरौटी

४८) (क) उधोग स्थापनामा के सरकारबाट सहयोग पाउनु भएको थियो? हो | होइन अन्य:___

(ख) हाल सरकारबाट सहयोग पाउनु भएको छ? हो | होइन अन्य:___

४९) उद्योग खोल्ने प्रेरणा कहाँबाट पाउनु भयो ? _____

५०) तपाईको उद्योग व्यवसायमा देखा परेका प्रमुख आवश्यकताहरू के छन् ?

तालीम | पैसा | कामदार | प्रविधी | परामर्श अन्य _____

५१) तपाईले मार्केटीङ, एकाउन्टिङ, प्रोडक्शन र कर्मचारी व्यवस्था सम्बन्धी कस्तो प्रणालि अपनाउनु भएको छ ?

बा-आ प्रश्नावली

निर्देशनः तल २९ जोडी वाक्यहरू दिइएका छन् । प्रत्येक जोडीबाट कुनै एक वाक्यमा घेरा लगाएर आफ्नो राय व्यक्त गर्नु होस् ।

१) (क) आमा- बाबुले छोराछोरीहरूलाई धेरै सजाय दिन्छन् यसकारण बच्चाहरूले दुःख पाउँछन् ।

(ख) आजकल धेरै जसो बच्चाहरूको समस्या के छ भने आमा-बाबुले तिनीहरूसंग एकदम नरम व्यवहार गर्छन् ।

(२) (क) मानिसको जीवनमा धेरै दुःखदायी घटनाहरू केही मात्रामा दुर्भाग्यले गर्दा घटदछन् ।

(ख) मानिसहरूले गरेको गल्तीहरूको परिणाम स्वरूप विपत्ति आउँछ ।

(३) (क) मानिसहरूले राजनीतिमा पर्याप्त चासो न राख्नु लडाई हुनुका कारणहरू मध्ये एक प्रमुख कारण हो ।

(ख) मानिसले लडाई रोक्न जतिसुकै प्रयास गरेतापनि लडाई सधै हुनेछ ।

(४) (क) लामो अवधिमा मानिसले आफूले पाउनु पर्ने आदर यो संसारमा पाउँछ ।

(ख) दुर्भाग्यवस, मानिसले जतिसुकै कोशिश गरेता पनि उसको योग्यता अक्सर संसारले चिन्दैन ।

(५) (क) विद्यार्थीहरूप्रति शिक्षकहरू अन्यायी हुन्छन् भन्ने विचार वाहियात हो ।

(ख) धेरै जसो विद्यार्थीहरू आकस्मिक घटनाहरूबाट उनीहरूको परीक्षाफल (रिजल्ट) कति प्रभावित हुन्छ भन्ने कुरा जान्दैनन् ।

(६) (क) उचित मौका बिना मानिस सफल नेता बन्न सक्तैन ।

(ख) योग्य मानिसहरू जसले पाएको अवसरबाट फाइदा लिदैनन्, नेता बन्न असफल हुन्छन् ।

(७) (क) तपाईले जतिसुकै कोशिश गरे पनि कोही-कोही मानिसहरू तपाईंलाई मन पराउदैनन् ।

(ख) जो आफूलाई अरूहरूले मन पराउने बनाउन सक्तैनन्, त्यस्ता मानिसहरू अरूहरूसंग कसरी मिल्नु पर्छ भन्ने कुरा बुझ्दैनन् ।

८) (क) व्यक्तित्व निर्धारण गर्न वंशले प्रमुख भूमिका खेल्छ ।

(ख) मानिसको जीवनमा घटेका अनुभवहरूले ती मानिसहरू कस्ता छन् भन्ने कुरा निर्धारण गर्छ ।

BEST COPY AVAILABLE

९) (क) मैले प्रायः के पाएको छु भने जुन कुरा हुनु छ, त्यही कुरा हुन्छ ।

(ख) कुनै काम कसरी गर्ने भनेर निर्णय गरेर पाए जति राम्रो परिणाम भाग्यमा विश्वास गरेर मैले कहिले पनि पाएको छैन ।

१०) (क) राम्ररी जाँचको तैयारी गरेको विद्यार्थीको लागि परीक्षा मुस्किलले अप्ठ्यारो हुन्छ ।

(ख) धेरै चोटी परीक्षाका प्रश्नहरू पाठ्यक्रम भन्दा यति बाहिर हुन्छन् कि पढ्नु त साँच्चै बेकार हुन्छ ।

११) (क) कडा मिहिनेतबाट सफलता हासिल हुन्छ, यसमा भाग्यको पटक्कै हात हुँदैन वा थोरै मात्र हात हुन्छ ।

(ख) राम्रो जागिर पाउनु मुख्यतः ठीक ठाउँमा, ठीक समयमा हुनुमा निर्भर गर्दछ ।

१२) (क) साधारण नागरिकले सरकारको निर्णयमा प्रभाव पार्न सक्छ ।

(ख) शक्ति (पावर) भएका केही मानिसहरूले यो संसार चलाएका छन् र साना-तिना मानिसहरूले यस विषयमा केही पनि गर्न सक्तैनन् ।

१३) (क) जब म योजना बनाउँछु, मलाई त्यो योजना लागु गर्न सक्छु भन्ने झण्डै-झण्डै विश्वास हुन्छ ।

(ख) धेरै अगाडि योजना बनाउनु पनि सधैं बुद्धिमानी हुँदैन किनभने धेरै कुराहरू भाग्य वा दुर्भाग्यलेनै गर्दा हुन्छ ।

१४) (क) केही मानिसहरू एकदमै काम नलाग्ने हुन्छन् ।

(ख) प्रत्येक मानिसमा केही-न-केही असल गुण हुन्छ ।

१५) (क) मैले चाहेको चीज प्राप्त गर्नुमा भाग्यको पटक्कै हात हुँदैन वा अलिकता मात्र हात हुन्छ ।

(ख) धेरै चोटी, हामीहरूले पैसा उधारेर (टस गरेर) पनि के गर्ने भन्ने निर्णय लिए हुन्छ ।

१६) (क) को हाकिम बन्छ भन्ने कुरा अक्सर कुन व्यक्ति भाग्यले सही ठाउँमा पहिले पुग्यो भन्ने कुरामा भर पर्छ ।

(ख) अरूबाट सही काम गराउनु आफ्नो योग्यतामा भर पर्छ, भाग्यको यसमा अलिकता मात्र हात हुन्छ वा पटकै हात हुँदैन ।

१७) (क) जहाँसम्म विश्वका घटनाहरूको सम्बन्ध छ, हामीहरू मध्ये धेरै जसो व्यक्तिहरू यस्ता शक्तिहरूको शिकार छन् जसलाई हामी न त चुम्न सक्छौं न त नियन्त्रण गर्न नै सक्छौं ।

(ख) राजनैतिक र सामाजिक कृया-कलापमा भाग लिएर मानिसहरूले विश्वमा हुने घटनाहरूलाई नियन्त्रण गर्न सक्छन् ।

१८) (क) धेरै जस्तो मानिसहरू उनीहरूको जीवन कुन हदसम्म आकस्मिक घटनाहरूबाट नियन्त्रित हुन्छ भन्ने कुरा अनुभव गर्दैनन् ।

(ख) साँच्चै भन्ने हो भने "भाग्य" भन्ने कुनै कुरा नै हुँदैन ।

१९) (क) जसले पनि आफ्नो गल्तीलाई सधैं स्वीकार गर्न तैयार हुनु पर्छ ।

(ख) अक्सर आफ्नो गल्तीलाई ढाक-छोप गर्नु सबै भन्दा राम्रो हुन्छ ।

२०) (क) कुनै व्यक्तिले आफूलाई साँच्चै मन पराउँछ कि पराउँदैन भन्ने कुरा जान्न गाह्रो हुन्छ ।

(ख) तपाईको कति जना साथीहरू छन् भन्ने कुरा तपाई कति असल व्यक्ति हुनुहुन्छ भन्ने कुरामा निर्भर गर्दछ ।

२१) (क) हाम्रो जीवनमा घटेका नराम्रा कुराहरूलाई लामो अवधिमा राम्रा कुराहरूले सन्तुलित गराउँछ ।

(ख) धेरै जसो दुर्भाग्यहरू योग्यताको अभाव, अज्ञानता, अल्छिपन, वा यी तीनवटैको परिणाम हुन् ।

२२) (क) हामीहरू राजनैतिक भ्रष्टाचारलाई पर्याप्त कोशिशबाट उन्मूलन गर्न सक्छौं ।

(ख) राजनीतिज्ञहरूले कार्यालयमा गर्ने कार्यहरू माथि जनताले धेरै नियन्त्रण गर्न गाह्रो हुन्छ ।

२३) (क) शिक्षकहरूले कसरी जाँचमा नम्बर दिन्छन् म कहिले-काहीं बुझ्न सक्तिन ।

(ख) मैले गरेको मिहिनेत र मैले जाँचमा पाएको नम्बरको सीधा सम्बन्ध छ ।

२४) (क) एक असल नेताले जनताले के गर्ने भन्ने कुरा आफै निर्णय गरून् भनेर आशा गर्छ ।

(ख) एक असल नेताले प्रत्येक व्यक्तिलाई उनीहरूले गर्ने काम के हो भनेर प्रष्ट पार्दछ ।

२५) (क) म धेरै पटक अनुभव गर्छु कि मेरो जीवनमा घटेको घटनाहरूमाथि मेरो कम प्रभाव छ ।

(ख) भाग्य वा मौका (चान्स) ले मेरो जीवनमा महत्वपूर्ण भूमिका खेल्छ भन्ने कुरा मेरो लागि विश्वास गर्नु असम्भव छ ।

२६) (क) मानिसहरू एक्लै हुन्छन् किनभने उनीहरू मिलनसार हुने कोशिश गर्दैनन् ।

(ख) अरूहरूलाई खुशी पार्ने बढी कोशिश गरेर धेरै फाइदा हुँदैन, यदि उनीहरूले तपाईलाई मन पराउँछन् भने यसै मन पराउँछन् ।

२७) (क) माध्यमिक विद्यालयमा खेलकूदमा एकदम बढी जोड दिइन्छ ।

(ख) टीममा खेल्ने खेलहरू चरित्र निर्माण गर्ने उत्कृष्ट उपाय हुन् ।

२८) (क) मलाई जे-जस्तो हुन्छ मेरो आफ्नै कारणले हुन्छ ।

(ख) म कहिले-काहीं अनुभव गर्छु कि मेरो जीवनले लिईरहेको दिशामा मेरो पर्याप्त नियन्त्रण छैन ।

२९) (क) राजनीतिज्ञहरूले जसरी व्यवहार गर्छन् त्यसरी तिनीहरू किन व्यवहार गर्छन्, धेरै जसो म बुझ्न सक्तिन ।

(ख) लामो अवधिमा राष्ट्रिय र स्थानीय स्तरमा नराम्रो सरकारको लागि जनतानै उत्तरदायी हुन्छ ।

व्य-सम प्रश्नावली

निर्देशनः यस प्रश्नावलीमा जम्मा १७ वटा वाक्यहरू छन् । प्रत्येक वाक्यलाई राम्री पढनुहोस् र यी वाक्यहरूसंग तपाई कति सहमत हुनुहुन्छ, प्रत्येक वाक्यको दाहिने तर्फ छानेको संख्यामा घेरा लगाएर आफ्नो राय व्यक्त गर्नुहोस् ।

एकदम घेरै सहमत	घेरै सहमत	सहमत	असहमत	घेरै असहमत	एकदम घेरै असहमत
६	५	४	३	२	१

१) आफ्नो निजी समस्याहरू साथीहरूसंग छलफल गर्नु मन्दा बरू म आफै संघर्ष गर्छु । ६----५----४----३----२----१

२) मेरो जीवनको सबै मन्दा महत्वपूर्ण कुरा मैले आफूलाई सुस्वो बनाउनु हो । ६----५----४----३----२----१

३) म आफ्नो काम-कुरा आफै गर्छु र मेरो परिवारका अरू सदस्यहरू पनि त्यसै गर्छन् । ६----५----४----३----२----१

४) व्यक्तिले समूहमा मन्दा एक्लै काम गर्दा बढी राम्रो काम गर्छ । ६----५----४----३----२----१

५) कठिन व्यक्तिगत समस्यासंग सामना गर्नु परेको बेला अरूहरूको सल्लाह अनुसार हिड्नु मन्दा आफैलेनै के गर्ने भन्ने कुरा निर्णय गर्नु राम्रो हुन्छ । ६----५----४----३----२----१

६) मलाई जे-जस्तो हुन्छ मेरो आफ्नै कारणले हुन्छ । ६----५----४----३----२----१

७) यदि समूहले मलाई काम गर्न दिलो पार्छ भने समूहलाई छोडेर एक्लै काम गर्नु बढी राम्रो हुन्छ । ६----५----४----३----२----१

एकदम धेरै सहमत	धेरै सहमत	सहमत	असहमत	धेरै असहमत	एकदम धेरै असहमत
६	५	४	३	२	१

८) यदि आफ्नो छोरा-छोरीले नोवेल पुरस्कार (संसारको सबै मन्दा ठूलो पुरस्कार) पायो भने आमा-बाबुले आफूलाई कुनै किसिमले सम्मानित भएको अनुभव गर्नु हुँदैन। ६----५----४----३----२----१

९) यदि छुवाले समुदायलाई देन वा सेवा गरे बापत धेरै प्रशंसा र सरकारबाट कुनै पुरस्कार पाएमा छोराछोरीहरूले आफूलाई सम्मानित भएको अनुभव गर्नु हुँदैन। ६----५----४----३----२----१

१०) धेरैजसो आफू मन्दा कम योग्यता भएको (वा कम जान्ने) कुनै व्यक्तिसंग मिलेर कुनै काम गर्दा आफू एक्लैले त्यो काम गरे जस्तो राम्रो हुँदैन। ६----५----४----३----२----१

११) जति सक्यो त्यति व्यक्तिले आफ्नो जीवन अरू देखि स्वतन्त्र भएर बाँच्नु पर्छ। ६----५----४----३----२----१

१२) मेरो लागि यो महत्वपूर्ण छ कि कुनै काममा म अरू मन्दा राम्रो गरूँ। ६----५----४----३----२----१

१३) बूढ आमा-बाबुहरूले आफ्नो छोरा-छोरीहरूसंग घरमा बस्नु पर्दछ। ६----५----४----३----२----१

१४) छोराछोरीहरूले बिहा नगरूञ्जेल सम्म आफ्ना आमा-बाबुसंग घरमा बस्नु पर्दछ। ६----५----४----३----२----१

१५) यदि मेरो कुनै नातेदारले मलाई ऊ आर्थिक कठिनाईमा परेको कुरा भन्यो भने म आफूले सक्दो सहायता गर्नेछु। ६----५----४----३----२----१

१६) म आफ्नो असल साथीहरूको नजीक बस्न मन पराउँछु। ६----५----४----३----२----१

१७) कुनै व्यक्तिको मूल्याङ्कन ऊ कोसंग उठ-बस गर्छ भन्दा उसको आफ्नो योग्यताको आधारमा हुनुपर्छ। ६----५----४----३----२----१

व्य-उ-स्व प्रश्नावली

निर्देशनहरू:-

१. यस प्रश्नावलीमा जम्मा ७० वटा वाक्यहरू छन् । प्रत्येक वाक्यलाई राम्ररी पढनुहोस् र यी वाक्यहरूसंग तपाई कति सहमत हुनुहुन्छ, तल दिइएका संख्याहरू मध्ये कुनै एक मात्र छानेर आफ्नो राय व्यक्त गर्नुहोस् ।

सधै	धेरै जसो	कहिलेकाहीं	मुश्किलले	कहिले पनि होइन
५	४	३	२	१

२. प्रत्येक वाक्यको दाहिने तर्फ तपाईले छानेको संख्यामा घेरा लगाउनुहोस् । यहाँ तल उदाहरण दिइएको छ ।

• म कठिन स्थितिमा पनि शान्त हुन्छु ५----४----३----(२)----१

माथिको वाक्यको लागि २ छान्नाले यो देखाउँछ की त्यो वाक्यले उसलाई एकदमै थोरै वर्णन गर्‍यो । अर्थात, ऊ कठिनस्थितिमा मुश्किलले शान्त हुन्छ ।

३. केही वाक्यहरू उस्तै लाग्न सक्छन् तर कुनै पनि २ वाक्यहरू एकदमै उस्तै छैनन् ।

४. कृपया सबै प्रश्नहरूको उत्तर दिनुहोस् ।

१)	गर्नु पर्ने आवश्यक काम-कुराहरू म सोंजी हिँडछु ।	५----४----३----२----१
२)	मलाई नयाँ अवसरहरू र चुनौतीहरू मन पर्छन् ।	५----४----३----२----१
३)	कठिन समस्या अगाडि आएको बेलामा म त्यस समस्याको समाधान खोज्ने प्रयत्नमा धेरै समय बिताउँछु ।	५----४----३----२----१
४)	कुनै नयाँ काम वा योजना शुरू गर्दा म त्यस सम्बन्धी प्रशस्त सूचनाहरू संकलन गर्छु ।	५----४----३----२----१
५)	जब कुनै काम कुरा राम्ररी गरिदैन मलाई चिरक्त लाग्छ ।	५----४----३----२----१
६)	म आफ्नो काम गर्न धेरै प्रयत्न गर्छु ।	५----४----३----२----१
७)	म कुनै काम-कुरा छिटो गर्न उपायहरू खोज्छु ।	५----४----३----२----१
८)	कुनै ठूलो प्रोजेक्टको योजना बनाउँदा म त्यसलाई स-साना भागमा बाँड्छु ।	५----४----३----२----१
९)	समस्याहरू समाधान गर्न म अनौठो उपायहरूको बारेमा सोच्दछु ।	५----४----३----२----१
१०)	कुनै पनि काम गर्न प्रयत्न गर्दा म सफल हुन्छु भन्ने मलाई विश्वास हुन्छ ।	५----४----३----२----१

सधैं	धेरै जसो	कहिलेकाही	मुश्किलले	कहिले पनि होइन
५	४	३	२	१

११) जब अरूहरूले आशा गरे जस्तो काम गर्दैनन्, म उनीहरूलाई त्यसको बारेमा भन्छु। ५----४----३----२----१

१२) म मेरो सिफारिसहरूलाई अरूहरूबाट समर्थन गर्न लगाउन सक्छु। ५----४----३----२----१

१३) अरूहरूलाई प्रभावित गर्न म उपायहरू खोज्छु। ५----४----३----२----१

१४) जो संग भए पनि म एक राम्रो श्रोता हुँ। ५----४----३----२----१

१५) अरूहरूले मलाई गर भन्नु भन्दा पहिले नै म गर्नु पर्ने काम गर्छु। ५----४----३----२----१

१६) म त्यस्ता कृया-कलापहरू बढी रूचाउँछु जुन म राम्री जान्दछु र आरामसाथ गर्न सक्छु। ५----४----३----२----१

१७) मैले चाहेको काम अरूहरूबाट पूरा गराउन म धेरै चोटी प्रयास गर्छु। ५----४----३----२----१

१८) मैले गरिरहेको कामको बारेमा जान्ने मानिसहरूसंग म सल्लाह लिन्छु। ५----४----३----२----१

१९) उच्च गुणस्तरको काम गर्नु मेरो निम्ति महत्वपूर्ण कुरा हो। ५----४----३----२----१

२०) म कामहरूलाई समयमा पूरा गर्न धेरै अवेलासम्म काम गर्छु र व्यक्तिगत कुराहरूको त्याग गर्छु। ५----४----३----२----१

२१) मलाई आफ्नो समयको राम्री उपयोग गर्न आउँदैन। ५----४----३----२----१

२२) कुनै पनि काम गर्ने विभिन्न तरिकाहरूको गुण-अवगुणहरूको बारेमा म सोच्दछु। ५----४----३----२----१

२३) म धेरै नयाँ विचारहरू (आइडिया) को बारेमा सोच्दछु। ५----४----३----२----१

२४) यदि अरूहरू मसंग असहमत छन् भने म आफ्नो विचार बदल्छु। ५----४----३----२----१

२५) यदि म कुनै मानिससंग रिसाएको छु भने म त्यो मानिसलाई यसको बारेमा भन्छु। ५----४----३----२----१

२६) मेरा विचारहरूमा म अरूहरूलाई विश्वास दिलाउन सक्छु। ५----४----३----२----१

२७) अरूहरूलाई कसरी प्रभावित गर्ने भन्ने बारेमा सोच्न म धेरै समय बिताउँदिन। ५----४----३----२----१

२८) मैले भनेको जस्तो भएन भने मलाई झोंक चल्छ। ५----४----३----२----१

२९) गर्नैपर्छ भन्ने कुरा स्पष्ट हुनुभन्दा अगाडि नै म कुनै काम-कुरा गर्छु। ५----४----३----२----१

३०) म नयाँ काम-कुराहरू गर्ने मौकाहरू खोज्छु। ५----४----३----२----१

३१) मैले गर्न चाहेको काममा यदि कुनै बाधा आईपऱ्यो भने म त्यस कार्यलाई पूरा गर्ने कोशिश गरीरहन्छु। ५----४----३----२----१

३२) सूचनाहरू संकलन नगरीकनै म काम शुरू गर्छु। ५----४----३----२----१

३३) मसंग काम गर्ने मानिसहरूको काम भन्दा मेरो आफ्नै काम राम्रो हुन्छ। ५----४----३----२----१

३४) म जसरी भए पनि काम पूरा गर्छु। ५----४----३----२----१

३५) जब मेरो समय बर्बाद हुन्छ मलाई दिक्क लाग्छ। ५----४----३----२----१

सधै	धेरै जसो	कहिलेकाही	मुश्किलले	कहिले पनि होइन
५	४	३	२	१

३६)	कुनै काम गर्दा आइपर्ने सबै समस्याहरूको बारेमा म सोच्ने कोशिश गर्छु र कुन समस्या आउँदा के गर्ने मनेर योजना बनाउँछु।	५----४----३----२----१
३७)	समस्या समाधान गर्न एउटा उपाय छाने पछि म त्यसलाई बदल्दिन।	५----४----३----२----१
३८)	कुनै कठिन वा चुनौतीपूर्ण काम गर्दा म सफल हुन्छु मन्ने मलाई विश्वास हुन्छ।	५----४----३----२----१
३९)	अरूहरूलाई काम अहाउन मलाई अप्ठ्यारो लाग्छ।	५----४----३----२----१
४०)	मैले गर्न अटिको काम कसरी पूरा गर्न सक्नेछु त्यो म अरूलाई बुझाउन सक्छु।	५----४----३----२----१
४१)	म आफ्नो लक्ष्य पूरा गर्नको लागि महत्वपूर्ण व्यक्तिहरूसंग सहयोग लिन्छु।	५----४----३----२----१
४२)	अतीतमा मैले असफलताहरू पाएको छु।	५----४----३----२----१
४३)	मैले नै गर्नुपर्छ मन्ने स्पष्ट हुनुभन्दा पहिले नै म काम शुरू गर्छु।	५----४----३----२----१
४४)	मैले पहिले गरेको भन्दा धेरै नयाँ र फरक किसिमको काम-कुराहरू गर्न म कोशिश गर्छु।	५----४----३----२----१
४५)	कुनै तूलो समस्या आइपर्दा म तुरून्त अर्को काममा लाग्छु।	५----४----३----२----१
४६)	कसैको लागि कुनै प्रोजेक्टमा काम गर्दा त्यो व्यक्तिले के चाहन्छ मन्ने कुरा निधो गर्न म धेरै प्रश्नहरू सोध्छु।	५----४----३----२----१
४७)	मैले गरीरहेको काम संतोषजनक छ मने त्यसलाई अझ राम्रो बनाउने कोशिशमा म धेर समय लगाउँदिन।	५----४----३----२----१
४८)	कसैकोलागि कुनै प्रोजेक्टमा काम गर्दा त्यो व्यक्ति मेरो कामबाट सन्तुष्ट होस् मन्ने तर्फ निश्चित हुन म विशेष प्रयास गर्छु।	५----४----३----२----१
४९)	म धेरै खर्चमा कामहरू गर्ने उपायहरू खोज्छु।	५----४----३----२----१
५०)	समस्याहरू आउँछन् कि मनेर समय बिताउनु भन्दा म तिनीहरूलाई आएको बेलामा समाधान गर्छु।	५----४----३----२----१
५१)	समस्याहरू समाधान गर्न म धेरै उपायहरू बारेमा सोच्दछु।	५----४----३----२----१
५२)	म जोखिमपूर्ण काम गर्छु।	५----४----३----२----१
५३)	जब म अरूहरूसंग असहमत हुन्छु, म उनीहरूलाई त्यसको जानकारी दिन्छु।	५----४----३----२----१

सधै	धेरै जसो	कहिलेकाहीं	मुश्किलले	कहिले पनि होइन
५	४	३	२	१

५४)	अरूहरूलाई आफ्नो पक्षमा ल्याउन म सक्षम छु।	५----४----३----२----१
५५)	मेरो लक्ष्यहरू प्राप्त गर्नको लागि म त्यस्तो समाधानहरूको बारेमा सोच्छु जसबाट त्यस समस्यासंग जोडिएको प्रत्येक व्यक्तिलाई फाइदा होस्।	५----४----३----२----१
५६)	मैले केही अवसरहरूमा अरूबाट फाइदा लिएको छु।	५----४----३----२----१
५७)	काम शुरू गर्नु भन्दा अगाडि म अरूबाट निर्देशन पर्खन्छु।	५----४----३----२----१
५८)	म आएको मौकाबाट फाइदा लिन्छु।	५----४----३----२----१
५९)	मेरो लक्ष्यहरूमा पुग्ने बाटोमा आइपर्ने बाधाहरू हटाउन म धेरै तरिकाहरूको प्रयोग गर्छु।	५----४----३----२----१
६०)	कुनै काम वा प्रोजेक्ट गर्न म विभिन्न श्रोतहरूबाट सूचना लिन जान्छु।	५----४----३----२----१
६१)	म मालिक भएको कम्पनी आफ्नो क्षेत्रमा सबैभन्दा राम्रो होस् भन्ने म चाहन्छु।	५----४----३----२----१
६२)	आफ्नो पारिवारिक र व्यक्तिगत जीवनमा म कार्यालयको कामहरूलाई हस्तक्षेप गर्न दिन्न।	५----४----३----२----१
६३)	कुनै काम वा प्रोजेक्ट पूरा गर्नु पर्दा म दिइएको पैसाबाट सक्दो काम लिन्छु।	५----४----३----२----१
६४)	म कुनै कृयाकलाप गर्दा तर्कसंगत र प्रणालीवद्ध बाटो लिन्छु।	५----४----३----२----१
६५)	कुनै समस्या समाधान गर्न कुनै एक तरिकाले काम गरेन भने म अर्को तरिका सोच्छु।	५----४----३----२----१
६६)	अरू मानिसहरू मसंग दृढतापूर्वक असहमत भएतापनि म आफ्नो निर्णयमा अडिग रहन्छु।	५----४----३----२----१
६७)	मानिसहरूले कुनै काम गर्न न चाहे तापनि म तिनीहरूलाई के गर्नु पर्छ भनेर भन्छु।	५----४----३----२----१
६८)	दृढ विचार वा मतहरू राख्ने मानिसहरूको विचार परिवर्तन गर्न म सक्तिन।	५----४----३----२----१
६९)	म त्यस्ता मानिसहरूसंग चिनजान गर्छु जसले मलाई मेरा लक्षहरूमा पुग्न मद्दत गर्न सक्छन्।	५----४----३----२----१
७०)	मलाई थाहा नभएको कुरा मलाई थाहा छैन भन्न म हिच्किचाउँदिन।	५----४----३----२----१

APPENDIX 2

PERSONAL

1. Age: 20-25, 26-30, 31-35, 36-40. 41-45, 46-50, >50

2. Sex: female/male

3. Marital Status: married, single, divorced, other .....

4. Only for Married
   a. How long have you been married? .....
   b. How many kids do you have? .....

5. Type of family: joint-family/nucleus family

6. Education: Below SLC, SLC, Certificate, Bachelor, Master

7. Technical Skill: .....

8. Caste/Ethnic Group

9. Original Home: .....

10. a. Presently living in: .....

    b. From when are you living in the place mentioned in a above: .....

    c. Do you plan to live here in future? yes, no, other: .....

    d. Do you plan to do business here in future? yes, no, other: .....

FAMILY RELATED

11. Father's Education: Illiterate, Literate, SLC, Certificate, Bachelor, Master

12. Mother's Education: Illiterate, Literate, SLC, Certificate, Bachelor, Master

13. Father's Occupation:

    a. Agriculture, Industry, Business, Government job, Non-governmental job

    b. Is (or was) anybody in your family in business? .....

14. Parent's standard of living while you were growing up:

    Poor, Lower-middle-class, Middle-middle class,
    Higher-middle-class, Rich

15. Number of siblings (excluding yourself): .....

16. Birth Order: Eldest, Second, third, fourth, youngest,
    Other: ...

17. What feeling do you get when you think of your father:

    Love, Fear, Resentment

18. The person who influenced you the most:
    father, mother, brother, sister, spouse, other: ....

19. Was your father very strict? yes, no, Other: .....

20. Number of friends: 0, 1-2, about 5, more than 5

21. I feel the need for friends: a lot, a little bit, not at all

22. There is dearth of money: a lot, a little bit, not at all

23. Why did you start industry/business:

    didn't get a job, didn't like the job, to be independent,
    to become a 'Thulo Manchhe' (big man), Other: .....

24. If you get a good job, would you shut your industry/business?
    yes, no, don't know

25. I will develop my industry/business: a lot, a little bit,
    not at all

26. Do you aspire to become a role model for others?
    a lot, a little bit, not at all

27. Is it necessary for entrepreneurs to go to college?
    yes, no, other: .....

28. Do you need any training: yes, no,
    if yes, please write what training do you need: .....

29. What did you do before starting your business:
    Study, nothing, family business, job, agriculture

30. If you did have a job,
    a. type of job: governmental, non-governmental, other: ...
    b. How many jobs did you have: .....

INDUSTRY/BUSINESS RELATED

31. a. Area of business: ..... Why in this business: ...

    b. What do you produce: .....

32. Type of business: proprietor, partnership, private limited, public limited

33. a. When did you start: ..... (year) .....(month)

    b. Have you registered: yes, no

34. Beginning Investment: < 10,000, 10-25,000, 26, 50, 000, 51-100,000, 100-200,000, 200-300,000, >300,000

35. Did you make profit the first year: yes, no, other: ....

36. Are you making profit now: yes, no, other: .....

37. Annual Sales: 20-25,000, 26-50,000, 51-100,000, 100-200,000, 200-300,000, >300,000.

38. Is it your first business: yes, no
    a. if no, is it your: second, third, fourth, or fifth venture.

39. a. How many employees do you have now:
    Part-time: ..... Full-time: .....

    b. Type of employee: technical: .... Non-technical: ....

    family members: .....

40. How many employees did you have when you started:

    Part-time: ..... Full-time: .....

    family members: .....

41. Present investment: < 10,000, 10-25,000, 26, 50, 000, 51-100,000, 100-200,000, 200-300,000, >300,000

42. When did you undergo NBC training: .....

43. How is the business environment here: .....

44. a. Do you take salary from your business: yes, no

    b. If yes, how much do you take: .....

    c. If no, how are your expenses met: .....

45. a. Did you take loan to start your business: yes, no

    b. From where did you take loan: .....

    c. Did you face problems in taking loan: .....

    d. Have you taken loan now: yes, no

    e. do you plan to take loan in future: yes, no

46. In what area did you face problems when you started your business:
financial, staff related, government regulation, marketing, technology, raw material, skilled manpower, management, collateral

47. In what area do you face problems now:
financial, staff related, government regulation, marketing, technology, raw material, skilled manpower, management, collateral

48. a. Did you get assistance from the government in establishing your enterprise: yes, no, other: .....

    b. Are you receiving any help from the government now: yes, no, other: .....

49. From whom did you get the inspiration to start your enterprise:.....

50. What are the major needs of your enterprise:
training, money, workers, technology, consulting, Other: ...

51. What type of marketing, accounting, production, and personnel management are you following: .....
.....
.....

ROTTER'S INTERNAL-EXTERNAL SCALE

1. a. Children get into trouble because their parents punish them too much.
   b. The trouble with most children nowadays is that their parents are too easy with them.

2. a. Many of the unhappy things in people's lives are partly due to bad luck.
   b. People's misfortunes result from the mistakes they make.

3. a. One of the major reasons why we have wars is because people do not take enough interest in politics.
   b. There will always be wars, no matter how hard people try to prevent them.

4. a. In the long run people get the respect they deserve in this world.
   b. Unfortunately, an individual's worth often passes unrecognized no matter how hard he tries.

5. a. The idea that teachers are unfair to students is nonsense.
   b. Most students do not realize the extent to which their grades are influenced by accidental happenings.

6. a. Without the right breaks one cannot be an effective leader.
   b. Capable people who fail to become leaders have not taken advantage of their opportunities.

7. a. No matter how hard you try some people just do not like you.
   b. People who cannot get others to like them do not understand how to get along with others.

8. a. Heredity plays the major role in determining one's personality.
   b. It is one's experiences in life which determine what they are like.

9. a. I have often found that what is going to happen will happen.
   b. Trusting to fate has never turned out as well for me as making a decision to take a definite course of action.

10. a. In the case of the well prepared student there is rarely if ever such a thing as an unfair test.
    b. Many times exam questions tend to be so unrelated to course work that studying is really useless.

11. a. Becoming a success is a matter of hard work, luck has little or nothing to do with it.
    b. Getting a good job depends mainly on being in the right place at the right time.

12. a. The average citizen can have an influence in government decisions.
    b. This world is run by the few people in power and there is not much the little guy can do about it.

13. a. When I make plans, I am almost certain that I can make them work.
    b. It is not wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyhow.

14. a. There are certain people who are just no good.
    b. There is some good in everybody.

15. a. In my case getting what I want has little or nothing to do with luck.
    b. Many times we might as well decide what to do by flipping a coin.

16. a. Who gets to be the boss often depends on who was lucky enough to be in the right place first.
    b. Getting people to do the right thing depends upon ability, luck has little or nothing to do with it.

17. a. As far as world affairs are concerned, most of us are the victims of forces we can neither understand, nor control.
    b. By taking an active part in political and social affairs the people can control world events.

18. a. Most people do not realize the extent to which their lives are controlled by accidental happenings.
    b. There really is no such thing as "luck".

19. a. One should always be willing to admit mistakes.
    b. It is usually best to cover up one's mistakes.

20. a. It is hard to know whether or not a person really likes you.
    b. How many friends you have depends upon how nice a person you are.

21. a. In the long run the bad things that happen to us are balanced by the good ones.
    b. Most misfortunes are the result of lack of ability, ignorance, laziness, or all three.

22. a. With enough effort we can wipe out political corruption.
    b. It is difficult for people to have much control over the things that politicians do in office.

23. a. Sometimes I cannot understand how teachers arrive at the grades they give.
    b. There is direct connection between how hard I study and the grades I get.

24. a. A good leader expects people to decide for themselves what they should do.
    b. A good leader makes it clear to everybody what their jobs are.

25. a. Many times I feel that I have little influence over the things that happen to me.
    b. It is impossible for me to believe that chance or luck plays an important role in my life.

26. a. People are lonely because they do not try to be friendly.
    b. There is not much use in trying too hard to please people, if they like you, they like you.

27. a. There is too much emphasis on athletics in high school.
    b. Team sports are an excellent way to build character.

28. a. What happens to me is my own doing.
    b. Sometimes I feel that I do not have enough control over the direction my life is taking.

29. a. Most of the time I cannot understand why politicians behave the way they do.
    b. In the long run the people are responsible for bad government on a national as well as on a local level.

NOTES: 1. Items 1, 8, 14, 19, 24, and 27 are fillers. These are not counted in calculating the I-E score.

2. The I-E score is calculated by counting the underlined item checked by the participants. The lower the score thus calculated, the more internal the locus of control of the person is.

INDCOL SCALE

1. I would rather struggle through a personal problem by myself than discuss it with my friends.

2. The most important thing in my life is to make myself happy.

3. I tend to do my own thing, and others in my family do the same.

4. One does better work working alone than in a group.

5. When faced with difficult personal problem, it is better to decide what to do yourself than follow the advice of others.

6. What happens to me is my own doing.

7. If the group is slowing me down, it is better to leave it and work alone.

8. If the child won the Nobel Prize, the parents should not feel honored in any way.

9. Children should not feel honored even if the father were highly praised and given an award by a government official for his contribution and services to the community.

10. In most cases, to cooperate with someone whose ability is lower than yours is not as desirable as doing the thing on your own.

11. One should live one's life independently of others as much as possible.

12. It is important to me that I perform better than others on a task.

13. Ageing parents should live at home with their children.

14. Children should live at home with their parents until they get married.

15. I would help within my means, if a relative told me that s(he) is in financial difficulty.

16. I like to live close to my friends.

17. Individuals should be judged on their own merits, not on the company they keep.

NOTE

Items 1 to 12 and 17 tap individualism and 13 to 16 tap collectivism.

The score of individualism items should be corrected and then the total score would reflect how collective a person is; the lower the score, the less collective a person would be.

Since the minimum possible score is 17 and the maximum possible score is 102 (the scale is 1 to 6), a percentage score is calculated as follows.

Percentage Score = (Total Score - 17) * (100/85)

A total score of 51 translates as 40%, 68 becomes 60%, 85 becomes 80%, etc..

PERSONAL ENTREPRENEURSHIP CHARACTERISTICS SCALE

1. I look for things that need to be done.
2. I like challenges and new opportunities.
3. When faced with a difficult job, I spend a lot of time trying to find out a solution.
4. When starting a new job or project, I gather a great deal of information.
5. It bothers me when things are not done very well.
6. I give much effort to my work.
7. I find my ways to do things faster.
8. I plan a large project by breaking it down into smaller tasks.
9. I think of unusual solutions to problems.
10. I feel confident that I will succeed at whatever I try to do.
11. I tell others when they have not performed as expected.
12. I get others to support my recommendations.
13. I develop strategies to influence others.
14. No matter who I am with, I am a good listener.
15. I do things that need to be done before being asked to by others.
16. I prefer activities that I know well and with which I am comfortable.
17. I try several times to get people to do what I would like them to do.
18. I seek the advice of people who know a lot about the problems or tasks I am working on.
19. It is important to me to do a high quality of job.
20. I work long hours and make personal sacrifices to complete jobs on time.

21. I am not good at using my time well.

22. I think about the advantages and disadvantages of different ways of accomplishing things.

23. I think of many new ideas.

24. I change my mind if others disagree with me.

25. If I am angry or upset with someone, I tell that person.

26. I convince others of my ideas.

27. I do not spend much time thinking about how to influence others.

28. I feel resentful when I do not get my own way.

29. I do things before it is clear that they must be done.

30. I notice opportunities to do new things.

31. When something gets in the way of what I am trying to do, I keep on trying to accomplish what I want.

32. I take action without seeking information.

33. My own work is better than that of other people I work with.

34. I do whatever it takes to complete a job.

35. It bothers me when my time is wasted.

36. I try to think of all the problems I may encounter and plan what to do if each problem occurs.

37. Once I have selected an approach to solving a problem, I do not change that approach.

38. When trying something difficult or challenging, I feel confident that I will succeed.

39. It is difficult for me to order people to do things.

40. I get others to see how I will be able to accomplish what I set out to do.

41. I get important people to help me accomplish my goals.

42. In the past, I have had failures.

43. I take action before it is clear that I must.

44. I try things that are very new and different from what I have done before.

45. When faced with a major difficulty, I quickly go on to other things.

46. When working on a project for someone, I ask many questions to be sure I understand what the person wants.

47. When something I have been working on is satisfactory I do not spend extra time trying to make it better.

48. When working on a project for someone, I make a special effort to make sure that person is satisfied with my work.

49. I find ways to do things for less cost.

50. I deal with problems as they arise, rather than spend time trying to anticipate them.

51. I think of many ways to solve problems.

52. I do things that are risky.

53. When I disagree with others, I let them know.

54. I am very persuasive with others.

55. In order to reach my goals, I think of solutions that benefit everyone involved in a problem.

56. There have been occasions when I took advantage of someone.

57. I wait for direction from others before taking action.

58. I take advantage of opportunities that arise.

59. I try several ways to overcome things that get in the way of reaching my goals.

60. I go to several different sources to get information to help with tasks or projects.

61. I want the company I own to be the best of its type.

62. I do not let my work interfere with my family or personal life.

63. I get the most I can out of the money I have to accomplish a project or task.

64. I take a logical and systematic approach to activities.

65. If one approach to a problem does not work, I think of another approach.

66. I stick with my decisions even if others disagree strongly with ne.

67. I tell people what they have to do even if they do not want to do it.

68. I cannot get people who have strong opinions or ideas to change their minds.

69. I get to know people who may be able to help me reach my goals.

70. When I do not know something, I do not mind admitting it.

The thirteen characteristics are calculated as follows:

Items		Score	Competency
1 + 15 + 29 + 43 - 57 + 6	=		Initiative
2 - 16 + 30 + 44 + 58 + 6	=		Sees and Acts on Opportunity
3 + 17 + 31 - 45 + 59 + 6	=		Persistence
4 + 18 - 32 + 46 + 60 + 6	=		Information Seeking
5 + 19 + 33 - 47 + 61 + 6	=		Concern for High Quality of Work
6 + 20 + 34 + 48 - 62 + 6	=		Commitment to Work Contract
7 - 21 + 35 + 49 + 63 + 6	=		Efficiency Orientation
8 + 22 + 36 - 50 + 64 + 6	=		Systematic Planning
9 + 23 - 37 + 51 + 65 + 6	=		Problem Solving
10 - 24 + 38 + 52 + 66 + 6	=		Self-Confidence
11 + 25 - 39 + 53 + 67 + 6	=		Assertiveness
12 + 26 + 40 + 54 - 68 + 6	=		Persuasion
13 - 27 + 41 + 55 + 69 + 6	=		Use of Influence Strategies
14 - 28 - 42 - 56 + 70 + 18	=		Correction Factor

Corrected characteristic score = Individual characteristics score - Correction

The Correction ranges from 0 to 7 based on the following. If your correction factor score is :

24 or 25	subtract 7 from each competnecy score
22 or 23	subtract 5 from each competency score
20 or 21	subtract 3 from each competency score
19 or less	subtract 0 from each competency score

PEC Score = Sum of corrected characteristic scores.

APPENDIX 3

PROBLEMS FACED BY ENTREPRENEURS

The main problems faced by the entrepreneurs during starting as well as now are related to finance, marketing, raw material, and government regulation. Since all these terms cover a broad spectrum of problems, it requires further research to pin-point the problems faced by them. However, their problems can be better understood for now by analyzing what some of the entrepreneurs have said in their interview with the researchers. In what follows, the problems faced by nine entrepreneurs who have undergone NBC training is discussed. This can also be a useful reading for both trainers and future entrepreneurs.

1. An entrepreneur who is in the business of making copper and aluminum vessels in Nepalgunj, says that there are not many Nepalese skilled workers in this field. So he has to depend upon Indian workers who are skillful but not very reliable. The raw material used being as good as cash, one is extremely vulnerable to a worker running away with the raw material.

Another problem he faces in this business is that of lack of working capital. The more money he has, the more can he invest in raw material to produce more. Sometimes he does face stock-out and has to pay his workers without getting any work done from them. In such situations he has to get raw material from Kathmandu at a higher cost.

Lack of working capital also causes another problem. Since some of his competition have access to bigger capital, they make their margin on the purchase of raw material and so he finds it difficult to compete with these people. He considers this type of competition unfair and has even tried to build a cartel without success. He complains that it is not the customers but the middlemen who get the benefit out of the present competition.

2. An entrepreneur who sells edible mustard oil in a town near the Indian border does not boast about the quality of the oil that he sells. If you ask him why he does not sell pure oil, he complains that the government, especially the Chief District Officer does not help him and others in this business to get mustard at a reasonable price. "If you cannot get mustard at the right price and the price of oil is fixed, there is no way but to supply adulterated oil (among other things people add saw dust in the oil). He is very unhappy about improper price controls that lead to poor quality of goods but is equally clear that he is a small entrepreneur and is not going to annoy people in power.

The worst thing he experienced was the unwritten costs involved in registering an enterprise, getting electricity connection, and getting imported equipment through the Nepali Custom. He had to bribe people in all these offices. However, he thinks it is not the regulation but the people that are bad. The regulation is pretty simple. He had no problem registering the company to begin with. He got out of the registering office triumphantly. He ordered his machinery and when it arrived at the customs, he discovered that he needed a letter from the registering office to get a waver for import tax. When he went to get this certificate, he quickly realized that he could not get this certificate in a day if he did not bribe someone there. It was a simple calculation for him. Rather than pay five hundred rupees per day for the truck loaded with the machinery, he bribed (1% of the value of his machine) the people at the registering office and got out of there with the letter.

For the same reason he bribed the custom people. Despite the bribing, they levied custom on a value of the machine which they considered right and not what the manufacturer charged him. He was happy to get his machine out of there. He even had to get a tax certificate from the tax department which required him to deposit 5% of the value of the machine just to get his machine out of the custom office at the border. He exclaims, 'In this country you have to pay tax before you make any money.' And lastly, he paid the Authority for electricity connection to start operating the machine.

He says he quietly paid a bribe of Rs. 10,000 to the employees of Nepal Electricity Authority for getting three phase electricity connection to run his ten horse power motor which he uses for his oil-crusher. If he did not do it they would make him run to their office for six months to a year on the excuse that in the area where he wants to establish his mill, the Authority would need to replace the transformer to be able to supply electricity to him.

The major hurdle in the business of edible oil is that of capital. He needs a lot of money to be able to buy mustard seeds in season, when it is cheap. Inability to stock mustard seeds due to lack of capital causes his mill to collect dust for a few months. The market price of mustard goes up and then it is not possible for a small entrepreneur like him to purchase it to produce oil economically.

He is very clear about not going to the banks for loan because he does not want to waste a lot of his time running around and bribing people at the bank. He has already learned that the bank does not accept an old (11 months is old!) machine for collateral. Considering all this, he would rather pay a higher interest rate to a local money lender than go through the ordeal of dealing with a local bank.

3. A dairy farm owner in Terai says that like most other entrepreneurs he too faced some problems while taking loan from the local bank. His complain is that the bank officials did not evaluate his land, which he had offered as collateral, fairly, and so he got very little

money from the bank in loan. As a result, he could not buy all the machinery that was necessary for a dairy and suffered from lack of operating capital.

While establishing the farm he also faced difficulty in collecting milk from the villagers. He could not get pure milk and so there was not much butter that could be skimmed.

He faces a number of problems now. Milk becomes sour due to lack of technology or knowledge of chemicals. He does not have the necessary equipment to test the fat of the milk and does not even know where to get the information. He wishes SBPP could help him with this. Presently he is unable to solve these problems and feels that he needs money and training to overcome these problems.

He is not happy that even SBPP cannot give him loan without getting into the lengthy procedures spelled out by the banks.

4. A soap manufacturer needs about 36,000 liters of palm oil in a year. Palm oil is an important ingredient of soap which Nepal imports from Singapore. He faces shortage of palm oil all the time because small producers like him are forced to depend on the irregular supply from National Trading Limited (NTL). Other than NTL, only large soap manufacturers are allowed to import palm oil. And to buy it from these soap manufacturers costs three times as much which makes production cost so high that the products of the small producers cannot compete with those of the big companies. A substitute of palm oil is oil made out of husk which is readily available from India but this is not of much help because it does not give the same quality of soap.

Another minor hassle which he faced from the government machinery was that he had to pay a fixed sum to the staff of the Excise Department who threatened that if he did not pay him he would be required to maintain his books methodically which would be subjected to the scrutiny of Tax Department. He thought it was better not have any hassle with the Tax Department and paid a monthly toll to the excise officer (or was he a clerk?). Indeed, the bureaucracy in Nepal has one of the most ingenious ways of extorting money from entrepreneurs!

5. A manufacturer of hand bags and ready-made garments says that the market in Nepal is very price sensitive and he has to always price his product at par with his competition. People do not like to pay a high price even for a better quality product.

He also has to give credit to the retailers for at least two weeks. This creates cash flow problems and a shortage of working capital. But this is unavoidable because if he does not give credit, the retailers would not sell his products.

BEST COPY AVAILABLE

Another problem is of capital cost. The banks give loan at 19% interest which is not something that his industry can afford. He is considering taking loan from his relatives which would be interest free because it is considered immoral to take interest in Islam.

6. An entrepreneur who runs an engineering enterprise that manufactures items like small turbine blades, water sprinklers, foundry products, etc. is currently facing the following three problems.

First, he does not have enough operating capital. He is not happy with the banks' policy. They charge a very high interest rate (about 20%). Added to the high interest rate is the hurdle of no grace period. The banks want the repayment to start immediately and require two installments every year. The whole amount usually has to be paid back within three years. He says that these terms are favoring trade and not industry.

The second problem that he faces is shortage of resource, both human and raw material. There are not many skilled workers in Nepal and working with Indian workers is difficult because they are not dependable. He has been training Nepalese workers but to his dissatisfaction he does not get to use the people he trains. The moment workers acquire skills, they demand more money and if not paid change jobs. He feels he is investing his time and material (the apprentice damages many jobs) and not getting proper return. The other half of the resource problem is related to the raw material for his foundry -- scrap metal. He finds that because of the open border all the scrap flows into India and he has to pay higher price for the raw material. The big industries of India can afford to pay higher for their raw material than a small entrepreneur like him. He would like the government to prevent the flow of scrap metal into India.

Lastly, it is the Tax Department which is a problem for him. The government regulation gives freedom to the staff of tax department to levy an unreasonable amount of tax. Any business having a gross sales of more than Rs. 100,000.00 suffers at the hand of tax officials. In practice, there is no way for an honest man to get his reasonable expenses deducted from his income. He says the government only gives lip service to helping entrepreneurs and is very non-supportive in practice.

7. The owner of an ice-cream factory faced some problems in the initial phase of ice-cream production because he had no idea about the business. He did not know how to store ice, how to maintain machines, and how to deliver ice cream without losing a lot of it. He says that he learned fast and was able to take care of the initial problems.

His present problems include irregular supply of electricity and unavailability of a maintenance person for the periodic service of his machine. The staff of Nepal Electricity Authority play tricks with him knowing that his losses run high when there is power failure.

Whenever they want to extort some money from him, they disrupt the electric supply by simply removing the fuse and he has to go running to placate them by offering them some money.

He cannot afford to hire a mechanic full-time and there is no mechanic in the town who could help him in the time of need, when his machines breakdown.

8. A manufacturer of confectionery says that his major problem now is that he is not able to utilize the machine to its full capacity and is producing only 200 kilograms of confectionery per day, less than a quarter of the capacity of the machine.

The biggest hurdle in boosting production is the lack of operating capital. He gives credit for two months to his retailers because these traders are small store owners and cannot pay him any earlier. On the other hand, he has to pay cash when he buys raw material (wrappers, chemicals, and glucose) from his Indian suppliers. This imbalance creates a cash flow problem. Another dimension of his cash flow problem is the recurring cost of kerosene, he needs cash to buy about 50 liters of kerosene per day to run the furnace.

Another problem with sugar and kerosene is that both these things often are in short supply in Nepal and it is impossible to get sugar during the big Hindu festivals of Dashain and Tihar in October.

There is stiff price competition in this business and that eats into his margin. There are six companies in town that make confectionery. His competition makes poorer quality of product and he is hoping that people would slowly adopt his products which are definitely of better quality.

9. An entrepreneur running the screen printing business says that he faces many problems now. First, it is a new technology and so it is expensive. The market would take some time to appreciate that screen printing gives good quality and justifies the higher price. He is handling this problem by working on a small margin and keeping the price low for his customers. He thinks by doing so he is stimulating the market.

Second, there is no supporting technology available in the local market. He needs computer print for developing his blocks. But for this he has to go to Kathmandu or a town in India. Also, he needs a vertical camera for making block and this too is not available locally. Since the supporting technology is not available locally, he is handicapped in taking large orders.

Third, he cannot find out the raw material locally. In fact, he cannot find the right colors even in Kathmandu at times. Once he has accepted an order and the color is not

available even in the big cities, he finds himself in a very tight spot. He loses his hard earned credibility. In a country which imports most of the raw material for industries, perhaps this problem is more like a constraint that he would have to learn to live with.

The fourth problem is something that every entrepreneur faces, lack of capital. He needs the capital to invest in vertical camera which would increase his production capability. He got into this business because he could start with a small capital. And he did make a good start. But to grow he needs capital.

BIBLIOGRAPHY

NOTES:

1. Frontiers of Entrepreneurship Research has been abbreviated as FER.

2. Journal of Small Business Management has been abbreviated as JSBM.

Atkinson J. W. and Feather, N. T. (eds.) (1966). A theory of Achievement Motivation New York: John Wiley & Sons.

Bailey, J. E. (1984). Intrapreneurship - Source of High Growth Startups or Passing Fad? FER, pp. 358-367.

Bailey, J. E. (1986). Learning Styles of Successful Entrepreneurs, FER, pp. 200-210.

Bamol, W. J. (1968). Entrepreneurship in Economic Theory, American Economic Review, Vol LVIII, No.2, (May), American Economic Association, Washington, pp. 64-71.

Bearse, Peter J. (1984). An Econometric Analysis of Black Entrepreneurship, FER, pp. 212-231.

Begley, T. M. and Boyd, D. P. (1986). Psychological Characteristics Associated with Entrepreneurial Performance, FER, pp. 146-165.

Belshaw, C. D. (1964). Under the Ivi Tree - Society and Economic Growth in Rural Fiji, University of California Press, Los Angeles.

Bird, B. J. (1986). Entrepreneurial Behavior: What Do Entrepreneurs Do? FER, pp. 168-170.

Boyd, D. P. and Gumpert, D. E. (1984). The Loneliness of the Startup Entrepreneur, FER, pp. 478-487.

Broehl Jr., W. G. (1970). A Less Developed Entrepreneur, Columbia Journal of World Business, Vol V, No 2, pp. 2634.

Churchill, Neil C. (1983). Entrepreneurs and Their Enterprise: A Stage Model, FER, pp. 1-22.

Coombs W. N. and Schroeder H. E. (1988). Generalized Locus of Control: An Analysis of Factor Analytic Data, Personality and Individual Differences, Vol 9, No. 1, pp. 79-85.

Duffy, P. B. and Stevenson, H. H.(1984). Entrepreneurship and Self-employment: Understanding the Distinctions, FER, pp. 461-477.

Epstein, T. Scarlett. (1968). Capitalism, Primitive, and Modern - Some Aspects of Tolai Economic Growth, Michigan State University Press, East Lansing.

Epstein, T. Scarlett. (1970). Indigenous Entrepreneurs and Their Narrow Horizons, in M. W. Ward (ed.), The Indigenous Role in Business Enterprise - Three Papers from the Waigani Seminar 1969, pp. 17-26, Bulletin No. 35, New Guinea Research Unit, Canberra.

Fairbarn, Te'O I. J. (ed.), (1988). Island Entrepreneurs: Problems and Performances in the Pacific, The East-West Center, Honolulu, Hawaii.

Feeser, H. R. and Dugan, K. W. (1989). Entrepreneurial Motivation: A Comparison of High and Low Growth Tech Founders, FER, pp. 13-27.

Finney, B. R. (1971). Big-Men, Half-Men and Trader Chiefs: Entrepreneurial Styles in New Guinea and Polynesia, Working paper No. 12, Technology and Development Institute, East-West Center, Honolulu.

Finney, H. R. (1973). Big-Men and Business: Entrepreneurship and Economic Growth in the New Guinea Highlands, The University Press of Hawaii, Honolulu.

Fleming, W. J. (1979). The Cultural Determinants of Entrepreneurship and Economic Development: A Case Study of Mendoza Province, Argentina, 1861-1914, Journal of Economic History, Vol 34, No 1, pp. 211-224.

Gasse, Y. (1986). Culture and Entrepreneurial Ideology: The Case of French Canada, FER, pp. 171-172.

Gatewood, B., Ogden, L., and Hoy, F. (1985). Incubator Centers -- Where They Are and Where They Are Going, FER, pp. 1-17.

Ginn, C. W. and Sexton, D. L. (1989). Growth: A vocational Choice and Psychological Preference, FER, pp. 1-12.

Goslin, L. N. and Barge, B. (1986). Entrepreneurial Qualities Considered in Venture Capital Support, FER, pp. 366- 379.

Hagen, E. (1962). On the Theory of Social Change, Dorsey Press, Homewood, Illinois.

Harper, M. (1982). Research into Entrepreneurship Development for the Poor in Developing Countries, FER, pp. 485-505.

Hartmann, H. (1970). The Enterprising Woman: A German Model, Columbia Journal of World Business, Vol V, No 2, pp. 61-66.

Heaven, Patric C. L. (1988). Locus of Control and Attitudes to Authority Among Adolescents, Personality and Individual Differences, Vol 9, No. 1, pp. 181-183.

Hild, R. L. and Hunt, H. K. (1986). Characteristics of Collegiate Entrepreneurs and Their Ventures, FER, pp. 52-65.

Hisrich, Robert D. and O'Brien, M. (1981). The Woman Entrepreneur, FER, pp. 21-39.

Hisrich, R. D. and O'Brien, M. (1982). The Woman Entrepreneur as the Reflection of the Type of Business, FER, pp. 54-67.

Hisrich, R. D. and Brush, C. (1983). The Woman Entrepreneur: Implications of Family, Educational, and Occupational Experience, FER, pp. 255-270.

Hisrich, R. D. and Brush, C. G. (1985). Women and Minority Entrepreneurs: A Comparative Analysis, FER, pp. 566-587.

Hisrich, R. D. and O'Cinneide, B. (1986). The Irish Entrepreneur: Characteristics, Problems, and Future Success, FER, pp. 66-81.

Hisrich, R. D. and O'Cinneide, B. (1989). The Entrepreneur and the Angel: An Exploratory Cross-Cultural Study, FER, pp. 530-531.

Hisrich, R. D. (1988). The Entrepreneur in Northern Ireland: Characteristics, Problems, and Recommendations for Future, JSBM, pp. 32-39.

Hornaday, J. A. and Kuntzen, P. (1986). Some Psychological Characteristics of Successful Norwegian Entrepreneurs, FER, pp. 12-20.

Hoy, F. and Carland Jr., J. W. (1983). Differentiating Between Entrepreneurs and Small Business Owners in New Venture Formation, FER, pp. 157-166.

Hull, D. H., Bosley, J. J., and Udell, G. G. (1980). Renewing the Hunt for the Heffalump: Identifying Potential Entrepreneurs by Personality Characteristics, JSBM, Vol 18, No. 1, pp. 11-24.

Jansson, D. G. and Hisrich, R. D. (1981). Entrepreneurship in Puerto Rico, FER, pp. 179-198.

Kent, C. A., Sexton D., and Vesper, K. H. (1982). Encyclopedia of Entrepreneurship by Englewood Cliffs, N. J.: Prentice Hall.

Krasner, O. J. (1986). Australian Entrepreneurs: Perceptions of Problem, Severity, Risk Propensities, and Social Responsibility Attitudes, FER, pp. 91- 109.

Kyle, J. D., Blais, R. A., Blastt, R., and Szonyi, A. J. (1989). The Culture of the Entrepreneur: Fact or Fiction, FER, pp. 64-66.

Loucks, K. E. (1981). Research on Entrepreneurship in Canada, FER, 1981, pp. 111-129.

Mansfield, R. S., McClelland, D., Spencer, L. M., and Santiago, J. (1968). The Identification and Assessment of Competencies and Other Personal Characteristics of Entrepreneurs in Developing Countries, Final Report, McBer and Company, 137 Newbury Street, Boston, Massachusetts 02116, USA.

McClelland, D (1961). Methods of Measuring Human Motivation in, Motives in Fantasy, Action, and Society, Ed. by J. W. Atkinson, Princeton N. J. : D Van Nostrand.

McCain, G. and Warren, S. (1982). Women Entrepreneurs Really Are Different, FER pp. 68-77.

Meier, R. and Masters, R. (1980). Sex Differences and Risk Taking Propensity of Entrepreneurs, JSBM, pp. 31-42.

Mescon, T. S., Stevens, G. E., and Vozikis, G. S. (1984). Blacks as Entrepreneurs: The Liberty City Experience, FER, pp. 249-264.

Mueller, C. E. (1981). Poverty and entrepreneurship, FER, pp. 384-394.

Ohe, T., Honjo, S., Oliva, M., Considine, M., and MacMillan, I. C. (1989). Entrepreneurs in Japan and Silicon Valley: A Study of Perceived Differences, FER, pp. 528-529.

Organ, D. W. and Greene, Charles N. (1974). Role Ambiguity, Locus of Control, and Work Satisfaction, Journal of Applied Psychology, Vol 59, No 1, pp. 101-102.

Peterson, Rein (1988). Understanding and Encouraging Entrepreneurship Internationally, JSBM, pp. 1-7.

Perry, C., Meredith, G. G., AND Cunnington, H. J. (1988). Relationship Between Small Business Growth and Personal Characteristics of Owner/Managers in Australia, JSBM, pp. 76-79.

Pandey J. and Tewary J. B. (1979). Locus of Control and Achievement Values of Entrepreneurs, Journal of Occupational Psychology, 52, 107-111.

Peacock, P. (1986). The Influence of Risk Taking As a Cognitive Judgmental Behavior of Small Business Success, FER, pp. 110-118.

Powell, J. D. and Bimmerle, C. F. (1980). A Model of Entrepreneurship: Moving Toward Precision and Complexity, JSBM, vol 18, No. 1, pp. 33-43.

Peterson, R. and Smith, N. R. (1986). Entrepreneurship: A Culturally Appropriate Combination of Craft and Opportunity, FER, pp. 1-11.

Petrof, J. V. (1980). Entrepreneurial Profile: A Discriminant Analysis, JSBM, Vol. 18, No. 4, pp 13-17.

Ray, D. M. (1986). Perception of Risk and New Enterprise Formation in Singapore: An Exploratory Study, FER, pp. 119-145.

Rodrigo, V. V. (1986). Characteristics of Entrepreneurs in Cali, FER, pp. 82-90.

Ronstadt, R. C. (1981). Entrepreneurial Careers, FER, pp. 591-600.

Ronstadt, R. (1982). Does Entrepreneurial Career Path Really Matter, FER, pp. 540-567.

Ronstadt, R. (1984). Ex-entrepreneurs and the Decision to Start An Entrepreneurial Career, FER, pp. 437-460.

Russel, M. K. (1981). Bankruptcies by Type of Entrepreneur in Canada, FER, pp. 130-157.

Salisbury, R. F. (1970). Vunamami Economic Transformation in a Traditional Society, University of California Press, Berkeley, Los Angeles.

Schell, D. W. and Davig W. (1981). Community Infrastructure of Entrepreneurship, FER, pp. 563-590.

Schollhammer, Hans (1981). Efficacy of Internal Entrepreneurship Strategies, FER, pp. 451-456.

Schuman, J. C., Seeger, J. A., Kamn, J. B., and Teebagy, N. C. (1986). An Empirical Test of Ten Entrepreneurial Propositions, FER, pp. 187-198.

Schumpoeter, J. A. (1934). The Theory of Economic Development, Harvard University Press, Massachusetts, pp. 93.

Sexton, D. L. and Kent, C. A. (1981). Female Executive Versus Female Entrepreneurs, FER, pp. 40-55.

Sexton, D. L. and Bowman, N. B. (1984). Personality Inventory for Potential Entrepreneurs: Evaluation of a Modified JPI/PRF-E Test Instrument, FER, pp. 523-528.

Sexton, D. L. and Bowman, N. B. (1986). Validation of a Personality Index: Comparative Psychological Characteristics Analysis of Female Entrepreneurs, Managers, Entrepreneurship Students, and Business Students, FER, pp. 40-51.

Sexton, D. L. (1988). The Field of Entrepreneurship: Is It Growing or Just Getting Bigger? JSBM, Jan pp. 5-8.

Sexton, E. A. and Robinson, P. B. (1989). The Economic and Demographic Determinants of Self-employment, FER, pp. 28-42.

Shah, B. G. (1974). Entrepreneurial Development Program: An Evaluation, a report from IIM, Ahmedabad.

Stenvenson, L. (1986). Contemporary Entrepreneurship: Towards a Female Paradigm, FER, pp. 166-167.

Stimpson, D. V., Robinson, P. B., Waranusuntikule, S., and Zheng, R. (1989). A Comparison of Attitudinal Characteristics of Entrepreneurs in the USA, Korea, Thailand, and PRC, FER, pp. 526-527.

Stuart, R. and Abetti, P. A. (1986). Field Study of Start-up Ventures -- Part II: Predicting Initial Success, FER, pp. 21-39.

Szyperski, N. and Klandt, H. (1981). Research on Entrepreneurship in Germany, FER, pp. 158-178.

Trianna, A. R., Welsch, H. P., and Young, E. C. (1984). Information Search Patterns Among Hispanic Entrepreneurs, JSBM, Vol. 22, No. 4.

Vesper, Karl H. (1984). Three Faces of Corporate Entrepreneurship: A Pilot Study, FER, pp. 294-320.

Watkins J. M. and Watkins, D. S. (1983). The Female Entrepreneur: Her Background and Determinants of Business Choice - Some British Data, FER, pp. 271-288.

Watters, R. F. (1969). Koro: Economic Development and Social Change in Fiji, Clarendon Press, Oxford.

Webster, F. A. (1976). A Model for New Venture Initiation: A Discourse on Rapacity and the Independent Entrepreneur, Academy of Management Review, January, pp. 26-37.

Welsh, J. A. and White, J. F. (1981). Converging on Characteristics of Entrepreneurs, FER, pp. 504-515.

Williams, F. E. (1989). Entrepreneurship in People's Republic of China, FER, pp. 495-508.